

Search Report from Ginger D. Roberts

?show files;ds

File 15:ABI/Inform(R) 1971-2002/Dec 13
(c) 2002 ProQuest Info&Learning
File 16:Gale Group PROMT(R) 1990-2002/Dec 13
(c) 2002 The Gale Group
File 148:Gale Group Trade & Industry DB 1976-2002/Dec 12
(c) 2002 The Gale Group
File 160:Gale Group PROMT(R) 1972-1989
(c) 1999 The Gale Group
File 275:Gale Group Computer DB(TM) 1983-2002/Dec 13
(c) 2002 The Gale Group
File 621:Gale Group New Prod.Annou.(R) 1985-2002/Dec 12
(c) 2002 The Gale Group
File 9:Business & Industry(R) Jul/1994-2002/Dec 12
(c) 2002 Resp. DB Svcs.
File 20:Dialog Global Reporter 1997-2002/Dec 13
(c) 2002 The Dialog Corp.
File 476:Financial Times Fulltext 1982-2002/Dec 13
(c) 2002 Financial Times Ltd
File 610:Business Wire 1999-2002/Dec 13
(c) 2002 Business Wire.
File 613:PR Newswire 1999-2002/Dec 13
(c) 2002 PR Newswire Association Inc
File 624:McGraw-Hill Publications 1985-2002/Dec 13
(c) 2002 McGraw-Hill Co. Inc
File 634:San Jose Mercury Jun 1985-2002/Dec 12
(c) 2002 San Jose Mercury News
File 636:Gale Group Newsletter DB(TM) 1987-2002/Dec 13
(c) 2002 The Gale Group
File 810:Business Wire 1986-1999/Feb 28
(c) 1999 Business Wire
File 813:PR Newswire 1987-1999/Apr 30
(c) 1999 PR Newswire Association Inc
File 13:BAMP 2002/Dec W1
(c) 2002 Resp. DB Svcs.
File 75:TGG Management Contents(R) 86-2002/Dec W1
(c) 2002 The Gale Group
File 625:American Banker Publications 1981-2002/Dec 13
(c) 2002 American Banker
File 626:Bond Buyer Full Text 1981-2002/Dec 13
(c) 2002 Bond Buyer

Set	Items	Description
S1	654	FUNDING(6N) (LIFE() INSURANCE) (6N) (ANNUITIES OR ANNUITY)
S2	12	S1(S) (BORROW?(3N)MONEY OR LOAN? ?)
S3	4	RD (unique items)

?t3/3,k/all

3/3,K/1 (Item 1 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)
(c) 2002 ProQuest Info&Learning. All rts. reserv.

00536036 91-10380

How to Provide for the Cost of a College Education
Fevurly, Keith R.

Journal of Accountancy v171n2 PP: 81-87 Feb 1991

ISSN: 0021-8448 JRNL CODE: JAC

WORD COUNT: 1957

...TEXT: potential stock market downturns.

Another excellent investment to use in the "growth period" of college

Search Report from Ginger D. Roberts

funding is either a variable **annuity** or **life insurance** policy. In both these vehicles, the underlying account usually is invested in equities; however, unlike...

... with payments geared toward the child's college entry date. With the life insurance variation, **loans** may be taken against the policy's accumulated cash value and used to pay college...

3/3,K/2 (Item 1 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2002 The Gale Group. All rts. reserv.

07103774 Supplier Number: 59636645 (USE FORMAT 7 FOR FULLTEXT)
COLLINS & AIKMAN PRODUCTS CO. (loans) (Brief Article)
Bank Loan Report, pITEM0005900F
Feb 28, 2000
Language: English Record Type: Fulltext
Article Type: Brief Article
Document Type: Newsletter; Trade
Word Count: 391

... KZH-III-LLC, Merrill Lynch Prime Rate Portfolio, Merrill Lynch Senior Floating, Morgan Stanley Senior **Funding**, New York **Life Insurance** Co., New York **Life Insurance** and **Annuity**, Oasis Collateral Portfolio-1, Octagon **Loan** Trust, Senior Debt Portfolio, Travelers Insurance Co., Van Kampen CLO II Ltd.
TYPE: Term loan...

3/3,K/3 (Item 2 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2002 The Gale Group. All rts. reserv.

05805526 Supplier Number: 50298527 (USE FORMAT 7 FOR FULLTEXT)
Rts Transamerica Asset Funding Corp. I CP Program.
Business Wire, p9101276
Sept 10, 1998
Language: English Record Type: Fulltext
Article Type: Article
Document Type: Newswire; Trade
Word Count: 595

... investment contracts, which have stated maturity periods and a set interest rate. The Transamerica Occidental **Life Insurance** and Transamerica **Life Insurance** and **Annuity funding** agreements are different in that they do not have fixed maturities but have several put...

...liquidated in five or 30 days and proceeds used to repay commercial paper or liquidity **loans**. The funding agreement also has features that allows Transamerica Asset Funding Corp. I to insure...

3/3,K/4 (Item 3 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2002 The Gale Group. All rts. reserv.

05804829 Supplier Number: 50297617 (USE FORMAT 7 FOR FULLTEXT)
S&P Rates Transamerica Asset Funding Corp. I CP Program
PR Newswire, p910NYSP016
Sept 10, 1998
Language: English Record Type: Fulltext

Search Report from Ginger D. Roberts

Article Type: Article
Document Type: Newswire; Trade
Word Count: 629

... investment contracts, which have stated maturity periods and a set interest rate. The Transamerica Occidental **Life Insurance** and Transamerica **Life Insurance** and **Annuity funding** agreements are different in that they do not have fixed maturities but have several put...

...liquidated in five or 30 days and proceeds used to repay commercial paper or liquidity **loans** . The funding agreement also has features that allows Transamerica Asset Funding Corp. I to insure...
?

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?show files;ds

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 File 148:Gale Group Trade & Industry DB 1976-2002/Dec 12
 (c)2002 The Gale Group
 File 160:Gale Group PROMT(R) 1972-1989
 (c) 1999 The Gale Group
 File 275:Gale Group Computer DB(TM) 1983-2002/Dec 13
 (c) 2002 The Gale Group
 File 621:Gale Group New Prod.Annou.(R) 1985-2002/Dec 12
 (c) 2002 The Gale Group
 File 9:Business & Industry(R) Jul/1994-2002/Dec 12
 (c) 2002 Resp. DB Svcs.
 File 20:Dialog Global Reporter 1997-2002/Dec 13
 (c) 2002 The Dialog Corp.
 File 476:Financial Times Fulltext 1982-2002/Dec 13
 (c) 2002 Financial Times Ltd
 File 610:Business Wire 1999-2002/Dec 13
 (c) 2002 Business Wire.
 File 613:PR Newswire 1999-2002/Dec 13
 (c) 2002 PR Newswire Association Inc
 File 624:McGraw-Hill Publications 1985-2002/Dec 13
 (c) 2002 McGraw-Hill Co. Inc
 File 634:San Jose Mercury Jun 1985-2002/Dec 12
 (c) 2002 San Jose Mercury News
 File 636:Gale Group Newsletter DB(TM) 1987-2002/Dec 13
 (c) 2002 The Gale Group
 File 810:Business Wire 1986-1999/Feb 28
 (c) 1999 Business Wire
 File 813:PR Newswire 1987-1999/Apr 30
 (c) 1999 PR Newswire Association Inc
 File 2:INSPEC 1969-2002/Dec W2
 (c) 2002 Institution of Electrical Engineers
 File 35:Dissertation Abs Online 1861-2002/Nov
 (c) 2002 ProQuest Info&Learning
 File 65:Inside Conferences 1993-2002/Dec W2
 (c) 2002 BLDSC all rts. reserv.
 File 99:Wilson Appl. Sci & Tech Abs 1983-2002/Nov
 (c) 2002 The HW Wilson Co.
 File 233:Internet & Personal Comp. Abs. 1981-2002/Dec
 (c) 2002 Info. Today Inc.
 File 256:SoftBase:Reviews,Companies&Prods. 82-2002/Nov
 (c)2002 Info.Sources Inc
 File 474:New York Times Abs 1969-2002/Dec 13
 (c) 2002 The New York Times
 File 475:Wall Street Journal Abs 1973-2002/Dec 13
 (c) 2002 The New York Times
 File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13
 (c) 2002 The Gale Group
 File 350:Derwent WPIX 1963-2002/UD,UM &UP=200280
 (c) 2002 Thomson Derwent
 File 344:Chinese Patents Abs Aug 1985-2002/Nov
 (c) 2002 European Patent Office
 File 347:JAPIO Oct. 1976-2002/Aug(Updated 021203)
 (c) 2002 JPO & JAPIO
 File 371:French Patents 1961-2002/BOPI 200209
 (c) 2002 INPI. All rts. reserv.

Set	Items	Description
S1	8	AU=(KAVANAUGH, B? OR KAVANAUGH B?)

S2 8 RD (unique items)
?t2/3,k/all

2/3,K/1 (Item 1 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2002 ProQuest Info&Learning. All rts. reserv.

00477547 90-03304
Defense Presence and Participation: A Procedural Minimum for Batson v.
Kentucky Hearings
Kavanaugh, Brett M.
Yale Law Journal v99n1 PP: 187-207 Oct 1989
ISSN: 0044-0094 JRNL CODE: YLJ

Kavanaugh, Brett M.

2/3,K/2 (Item 1 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

11368603 SUPPLIER NUMBER: 55860415
Are Hawaiians Indians? The Justice Department thinks so. (Justice Dept.'s
Supreme Court case favoring law restricting officers, voters of Office of
Hawaiian Affairs to native Hawaiians) (Column)
Kavanaugh, Brett M.
Wall Street Journal , Mon ed, col 3, A35(W) pA35(E)
Sept 27, 1999
DOCUMENT TYPE: Column ISSN: 0193-2241 LANGUAGE: English
RECORD TYPE: Citation

Kavanaugh, Brett M.

2/3,K/3 (Item 1 from file: 2)
DIALOG(R)File 2:INSPEC
(c) 2002 Institution of Electrical Engineers. All rts. reserv.

03772024 INSPEC Abstract Number: A91005655
Title: Measuring visual acuity in children using preferential looking and
sine wave cards
Author(s): Jackson, G.R.; Jessup, N.S.; Kavanaugh, B.L. ; Moats, V.L.;
Daum, K.M.; Marsh-Tootle, W.L.; Rutstein, R.P.
Author Affiliation: Sch. of Optometry Med. Center, Alabama Univ.,
Birmingham, AL, USA
Journal: Optometry and Vision Science vol.67, no.8 p.590-5
Publication Date: Aug. 1990 Country of Publication: USA
CODEN: OVSCET ISSN: 1040-5488
U.S. Copyright Clearance Center Code: 1040-5488/90/6708-0590\$02.00/0
Language: English
Subfile: A

Author(s): Jackson, G.R.; Jessup, N.S.; Kavanaugh, B.L. ; Moats, V.L.;
Daum, K.M.; Marsh-Tootle, W.L.; Rutstein, R.P.

2/3,K/4 (Item 1 from file: 35)
DIALOG(R)File 35:Dissertation Abs Online
(c) 2002 ProQuest Info&Learning. All rts. reserv.

01666355 ORDER NO: AAD13-91641
CHILD WELFARE ROLES IN FIVE HEALTHY START PROGRAMS IN RURAL NORTHERN

Search Report from Ginger D. Roberts

CALIFORNIA

Author: **KAVANAUGH, BERNADETTE JOY**
Degree: M.S.W.
Year: 1998
Corporate Source/Institution: CALIFORNIA STATE UNIVERSITY, LONG BEACH (6080)
Source: VOLUME 37/01 of MASTERS ABSTRACTS.
PAGE 128. 85 PAGES

Author: **KAVANAUGH, BERNADETTE JOY**

2/3,K/5 (Item 1 from file: 65)
DIALOG(R)File 65:Inside Conferences
(c) 2002 BLDSC all rts. reserv. All rts. reserv.

02545180 INSIDE CONFERENCE ITEM ID: CN026543206

The President and the Independent Counsel

Kavanaugh, B. M.
CONFERENCE: The independent counsel act: from Watergate to Whitewater and beyond-Symposium
GEORGETOWN LAW JOURNAL, 1998; VOL 86; NUMBER 6 P: 2133-2178
Georgetown University, 1998
LANGUAGE: English DOCUMENT TYPE: Conference Papers
CONFERENCE SPONSOR: Georgetown University
CONFERENCE LOCATION: Washington, DC 1998 (199800) (199800)
NOTE:
Published in 1998

Kavanaugh, B. M.

2/3,K/6 (Item 1 from file: 99)
DIALOG(R)File 99:Wilson Appl. Sci & Tech Abs
(c) 2002 The HW Wilson Co. All rts. reserv.

1404419 H.W. WILSON RECORD NUMBER: BAST96055414
Astro celebrates 25th anniversary and twofold capacity increase
DiBacco, Jim; **Kavanaugh, Bill**
Light Metal Age v. 54 (Aug. '96) p. 40+
DOCUMENT TYPE: Corporate Profile ISSN: 0024-3345

Kavanaugh, Bill

2/3,K/7 (Item 1 from file: 474)
DIALOG(R)File 474:New York Times Abs
(c) 2002 The New York Times. All rts. reserv.

07770092 NYT Sequence Number: 739197990801

STARR REPORT

Kavanaugh, Brett M
New York Times, Col. 5, Pg. 2, Sec. 7
Sunday August 1 1999

Kavanaugh, Brett M

2/3,K/8 (Item 1 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2002 Thomson Derwent. All rts. reserv.

Search Report from Ginger D. Roberts

014623759 **Image available**

WPI Acc No: 2002-444463/200247

XRPX Acc No: N02-350126

**Funding, analyzing and managing system of life insurance policies funded
with annuities purchased using money borrowed against policy to reduce
and/or eliminate tax**

Patent Assignee: KAVANAUGH B (KAVA-I)

Inventor: **KAVANAUGH B**

Number of Countries: 097 Number of Patents: 003

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200239644	A2	20020516	WO 2001US43031	A	20011109	200247 B
US 20020087365	A1	20020704	US 2000246755	A	20001109	200247
			US 2001286344	A	20010426	
			US 2001986670	A	20011109	
AU 200225612	A	20020521	AU 200225612	A	20011109	200260

Priority Applications (No Type Date): US 2001286344 P 20010426; US
2000246755 P 20001109; US 2001986670 A 20011109

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200239644 A2 E 55 H04L-000/00

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA
CH CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS
JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM
PH PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

US 20020087365 A1 G06F-017/60 Provisional application US 2000246755

AU 200225612 A H04L-000/00 Provisional application US 2001286344
Based on patent WO 200239644

Inventor: **KAVANAUGH B**

?

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?show files;ds

File 350:Derwent WPIX 1963-2002/UD,UM &UP=200280

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File 344:Chinese Patents Abs Aug 1985-2002/Nov

(c) 2002 European Patent Office

File 347:JAPIO Oct 1976-2002/Aug(Updated 021203)

(c) 2002 JPO & JAPIO

File 371:French Patents 1961-2002/BOPI 200209

(c) 2002 INPI. All rts. reserv.

Set	Items	Description
S1	1744	(BORROW? OR LEND?) (3N) (MONEY OR CASH) OR LOAN? ?
S2	4262	(PURCHASE OR PURCHASING OR BUY OR BUYING OR OBTAIN? OR PURCHASES OR BUYS) (4N) (LIFE(2W) (INSURANCE? OR POLICY OR POLICIES) OR (TERM OR WHOLE) ()LIFE OR LIFE)
S3	6130	ANNUITY? OR ANNUITIES OR PAY? () (OUT OR BACK) OR CASH()VALUE OR INCOME
S4	199	(PAY? OR COVER? OR "USED()FOR" OR "APPLIED()TO") (3W) (PREMIUM? ? OR MONTHLY() (PAYMENT OR FEE? ?) OR S1)
S5	1010	(PERIOD? OR MONTHLY OR QUARTERLY) (3N) (DISTRIBUTION? OR PAY-()OUT? OR WITHDRAWAL? OR PAYMENT?) OR PERIOD()CERTAIN()ANNUITY
S6	4	S2 AND S3 AND (S4 OR S5)
S7	0	S1 AND S2 AND S3 AND (S4 OR S5)
S8	0	S1 AND S2 AND S3
S9	1	S1 AND S2
S10	227323	LIFE(2W) (INSURANCE OR POLICY OR POLICIES) OR (TERM OR WHOLE- E) ()LIFE OR LIFE OR DEATH()BENEFIT? ?
S11	40	S1 AND S10
S12	10	S3 AND S11
S13	0	S12 AND S4
S14	2	S12 AND S5
S15	2	S14 NOT (S6 OR S9)
S16	8	S12 NOT S15
S17	8	S16 NOT S6
?		

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?t6/4/all

6/4/1 (Item 1 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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IM- *Image available*

AA- 2000-364949/200031|

XR- <XRPX> N00-273136|

TI- Computer implemented deferred award stock option plan administration in companies, involves contributing spread of selected participant to Rabbi trust and **paying premium** for insurance policy of participant|

PA- BELL L L (BELL-I)|

AU- <INVENTORS> BELL L L|

NC- 088|

NP- 003|

PN- WO 200023927 A1 20000427 WO 99US24431 A 19991019 200031 B|

PN- AU 200011238 A 20000508 AU 200011238 A 19991019 200037

PN- US 6161096 A 20001212 US 98177131 A 19981022 200067|

AN- <LOCAL> WO 99US24431 A 19991019; AU 200011238 A 19991019; US 98177131 A 19981022|

AN- <PR> US 98177131 A 19981022|

FD- WO 200023927 A1 G06F-017/60

<DS> (National): AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM EE ES FI GB GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

<DS> (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW NL OA PT SD SE SL SZ TZ UG ZW

FD- AU 200011238 A G06F-017/60 Based on patent WO 200023927|

LA- WO 200023927(E<PG> 33)|

DS- <NATIONAL> AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM EE ES FI GB GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW|

DS- <REGIONAL> AT; BE; CH; CY; DE; DK; EA; ES; FI; FR; GB; GH; GM; GR; IE; IT; KE; LS; LU; MC; MW; NL; OA; PT; SD; SE; SL; SZ; TZ; UG; ZW|

AB- <PN> WO 200023927 A1|

AB- <NV> NOVELTY - The **purchase of life insurance policy** by the participant and execution of spilt dollar agreement is detected. Then, premium of life insurance policy is monitored and paid, after which the participant is notified that fifth payment associated with life insurance policy has been paid.|

AB- <BASIC> DETAILED DESCRIPTION - Financial data related to stock options of an identified participant in deferred award plan, is retrieved. Spread associated with retrieved stock options is computed and is contributed to Rabbi trust with the spread. An INDEPENDENT CLAIM is also included for apparatus for implementing deferred stock option plan.

USE - For use by employer, insurance company, program manager, employee, etc for administrating deferred award stock option plan.

ADVANTAGE - Permits employees to benefit from their stock options, or other deferred **income** programs, while minimizing the tax consequences and negative impact on the company. Provides employer with relevant information so as to decide whether or not to implement the model program.

DESCRIPTION OF DRAWING(S) - The figure shows schematic flow of the computer program.

pp; 33 DwgNo 2/5|

DE- <TITLE TERMS> COMPUTER; IMPLEMENT; DEFER; AWARD; STOCK; OPTION; PLAN; ADMINISTER; COMPANY; CONTRIBUTE; SPREAD; SELECT; PARTICIPATING; PAY; PREMIUM; INSURANCE; PARTICIPATING|

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DC- T01|
IC- <MAIN> G06F-017/60|
MC- <EPI> T01-J05A2; T01-S02|
FS- EPI||

6/4/2 (Item 2 from file: 350)

DIALOG(R)File 350:Derwent WPIX

(c) 2002 Thomson Derwent. All rts. reserv.

IM- *Image available*
AA- 1999-443771/199937|
XR- <XRPX> N99-330991|
TI- Computer based guaranteed lifetime **income** with liquidity providing
method in insurance companies|
PA- EQUITABLE LIFE ASSURANCE SOC (EQUI-N)|
AU- <INVENTORS> GOLDEN J S|
NC- 001|
NP- 001|
PN- US 5933815 A 19990803 US 95432101 A 19950501 199937 B|
AN- <LOCAL> US 95432101 A 19950501|
AN- <PR> US 95432101 A 19950501|
FD- US 5933815 A G06F-015/20|
LA- US 5933815(22)|
AB- <PN> US 5933815 A|
AB- <NV> NOVELTY - One portion of initial contribution is allocated towards
purchase of at least one guaranteed financial vehicle having
determinable market value at any time during first period. Another
portion of initial contribution is allocated towards **purchase** of
life contingent financial vehicle which provides the person with one
or more **periodic distributions** during second **period** i.e. until
his death.|
AB- <BASIC> DETAILED DESCRIPTION - The amount of each of series of
periodic distributions to be made for person's life is calculated
for two periods of person's life time.
USE - In insurance companies.
ADVANTAGE - Optimizes the use of retirement assets while providing
retiree with guaranteed **income** for remainder of his or joint
annuitants life.
DESCRIPTION OF DRAWING(S) - The figure shows flow chart to provide
guaranteed lifetime **income** .
pp; 22 DwgNo 2e/3|
DE- <TITLE TERMS> COMPUTER; BASED; GUARANTEE; LIFETIME; **INCOME** ; METHOD;
INSURANCE; COMPANY|
DC- T01|
IC- <MAIN> G06F-015/20|
MC- <EPI> T01-J05A2; T01-M02A1; T01-S02|
FS- EPI||

6/4/3 (Item 3 from file: 350)

DIALOG(R)File 350:Derwent WPIX

(c) 2002 Thomson Derwent. All rts. reserv.

IM- *Image available*
AA- 1988-175260/198825|
XR- <XRPX> N88-133929|
TI- Pension benefits system using life insurance policy - has securities
invested in to generate interest **income** with specific future
projections of retirement, death or disability benefits|
PA- HALLEY G M (HALL-I); YANES J M (YANE-I); PENSION BENEFIT SYSTEMS
PARTNERSHIP (PENS-N)|

Search Report from Ginger D. Roberts

AU- <INVENTORS> HALLEY G M; YANES J M|
 NC- 018|
 NP- 010|
 PN- US 4750121 A 19880607 US 85783610 A 19851003 198825 B|
 PN- EP 332770 A 19890920 EP 88302239 A 19880315 198938 N
 PN- BR 8801753 A 19891107 198950 N
 PN- AU 8814182 A 19900125 199010 N
 PN- CN 1036469 A 19891018 199032 N
 PN- AU 9181491 A 19911017 199149 N
 PN- AU 635437 B 19930318 AU 9181491 A 19910730 199318 N
 <AN> AU 8814182 A
 PN- NZ 224174 A 19960126 NZ 224174 A 19880407 199610 N
 PN- NZ 247960 A 19960126 NZ 224174 A 19880407 199610 N
 <AN> NZ 247960 A 19880407
 PN- SG 77555 A1 20010116 SG 965989 A 19880315 200115 N|
 AN- <LOCAL> US 85783610 A 19851003; EP 88302239 A 19880315; AU 9181491 A
 19910730; AU 8814182 A ; NZ 224174 A 19880407; NZ 247960 A 19880407; SG
 965989 A 19880315|
 AN- <PR> US 85783610 A 19851003; EP 88302239 A 19880315; NZ 224174 A
 19880407; NZ 247960 A 19880407; SG 965989 A 19880315|
 CT- DE 2716648; US 4648037; US 4694397|
 FD- EP 332770 A
 <DS> (Regional): AT BE CH DE ES FR GB GR IT LU NL SE
 FD- AU 635437 B G06F-015/20 Div ex application AU 8814182
 Previous Publ. patent AU 9181491
 FD- NZ 247960 A G06F-019/00 Div ex application NZ 224174
 Div ex patent NZ 224174|
 LA- US 4750121(12); EP 332770(E)|
 DS- <REGIONAL> AT; BE; CH; DE; ES; FR; GB; GR; IT; LU; NL; SE|
 AB- <BASIC> US 4750121 A
 A master trust institution computes and receives each subscriber
 employer's **periodic payment** based primarily upon that employer's
 number of current employees, their ages and monthly earnings, then
purchases and retains a **life insurance policy** from the
 institution covering each employee. Securities are invested in to
 generate interest **income**, with specific accurate future projections
 of periodic benefits provided for retirement, death, or disability.
 All life insurance policy proceeds upon the death of each employee
 are received and distributed. The level of benefits begins to increase
 years, preferably at a fixed rate simple, from the date of enrolment of
 each employee, to help defer the effects of inflation on future
 purchasing power of future payable benefits.
 ADVANTAGE - Policy proceeds are retained within master trust so
 assitting in **payment** of future **periodic** benefits.|
 DE- <TITLE TERMS> PENSION; BENEFICIAL; SYSTEM; LIFE; INSURANCE; SECURE;
 GENERATE; INTEREST; **INCOME** ; SPECIFIC; FUTURE; PROJECT; DEAD; DISABLE;
 BENEFICIAL|
 DC- P85; T01|
 IC- <MAIN> G06F-015/20; G06F-017/60; G06F-019/00|
 IC- <ADDITIONAL> G05B-019/00; G06F-015/30; G06F-157-00; G09B-029/00|
 MC- <EPI> T01-J05A|
 FS- EPI; EngPI||

6/4/4 (Item 1 from file: 344)
 DIALOG(R)File 344:Chinese Patents Abs
 (c) 2002 European Patent Office. All rts. reserv.

4006468

IMPROVED PENSION BENEFITS SYSTEM

Abstract: An improved pension benefits system for enrolled employees of
 subscriber employers including a master trust institution and a life

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insurer institution. The master trust institution computes and receives each subscriber employer's periodic payment thereinto based primarily upon that employer's number of current employees, their ages and monthly earnings; purchases and retains a life insurance policy from the life insurance institution covering each enrolled employee invests in available securities to generate interest income; provides specific accurate future projections of periodic benefits for retirement, death, or disability; receives all life insurance policy proceeds upon the death of each enrolled employee; and distributes all periodic payable benefits. Funding a significant portion of payable periodic benefits by life insurance policy proceeds retained within the master trust institution is one truly unique feature of this system; life insurance having prescribed amounts...

?

?t9/4/

9/4/1 (Item 1 from file: 350)

DIALOG(R)File 350:Derwent WPIX

(c) 2002 Thomson Derwent. All rts. reserv.

IM- *Image available*

AA- 2002-083212/200211|

XR- <XRPX> N02-061960|

TI- Foundation funds generation system for charities or non-profitable organizations by **buying** various single premium universal **life insurance policies** used as collateral for a **loan** to pay the premiums|

PA- FINANCIAL RESOURCES NETWORK INC (FINA-N); CAPLITZ G (CAPL-I); HERMAN R (HERM-I)|

AU- <INVENTORS> CAPLITZ G; HERMAN R|

NC- 088|

NP- 003|

PN- WO 200193484 A2 20011206 WO 2001US18027 A 20010604 200211 B|

PN- US 20020035489 A1 20020321 US 2000208803 P 20000602 200224

<AN> US 2000217037 P 20000710

<AN> US 2001263288 P 20010122

<AN> US 2001873864 A 20010604

PN- AU 200175196 A 20011211 AU 200175196 A 20010604 200225|

AN- <LOCAL> WO 2001US18027 A 20010604; US 2000208803 P 20000602; US 2000217037 P 20000710; US 2001263288 P 20010122; US 2001873864 A 20010604; AU 200175196 A 20010604|

AN- <PR> US 2001263288 P 20010122; US 2000208803 P 20000602; US 2000217037 P 20000710; US 2001873864 A 20010604|

FD- WO 200193484 A2 H04L-000/00

<DS> (National): AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU ZA ZW

<DS> (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

FD- US 20020035489 A1 G06F-017/60 Provisional application US 2000208803

Provisional application US 2000217037

Provisional application US 2001263288

FD- AU 200175196 A H04L-000/00 Based on patent WO 200193484|

LA- WO 200193484(E<PG> 49)|

DS- <NATIONAL> AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU ZA ZW|

DS- <REGIONAL> AT; BE; CH; CY; DE; DK; EA; ES; FI; FR; GB; GH; GM; GR; IE; IT; KE; LS; LU; MC; MW; MZ; NL; OA; PT; SD; SE; SL; SZ; TR; TZ; UG; ZW|

AB- <PN> WO 200193484 A2|

AB- <NV> NOVELTY - A foundation (102) is an organization serving as the primary benefactor foundation funds generation system and a program manager (104) procures insurance for a block of at least 5000 individuals from an insurer (106). The life insurance policies are funded by a third party to at least the value of the policies and the premiums are invested to obtain a return.|

AB- <BASIC> DETAILED DESCRIPTION - Death benefits are paid for deceased individuals and a mortality rate is guaranteed, while the foundation is paid a minimum annual cash flow for a programmed period, the third party is repaid and premiums are paid for all policies from the death benefits.

AN INDEPENDENT CLAIM is included for a method for generating funds for a charitable foundation.

USE - Generating revenue for a charitable foundation using life

Search Report from Ginger D. Roberts

insurance policies.

DESCRIPTION OF DRAWING(S) - The drawing shows the system

Foundation (102)

Program manager (104)

Insurer (106)

pp; 49 DwgNo 1/6|

DE- <TITLE TERMS> FOUNDATION; FUND; GENERATE; SYSTEM; NON; BUY; VARIOUS;
SINGLE; PREMIUM; UNIVERSAL; LIFE; INSURANCE; **LOAN** ; PAY|

DC- T01|

IC- <MAIN> G06F-017/60; H04L-000/00|

MC- <EPI> T01-J05A2F|

FS- EPI||

?

Search Report from Ginger D. Roberts

?t15/4/all

15/4/1 (Item 1 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2002 Thomson Derwent. All rts. reserv.

IM- *Image available*
AA- 2001-475466/200151|
XR- <XRPX> N01-351970|
TI- Executive compensation system for providing pension plans to retiring officers, has insurer for providing **life insurance policy** for the person's **life** equivalent to non-taxable sum of money|
PA- BURKE T W (BURK-I)|
AU- <INVENTORS> BURKE T W|
NC- 001|
NP- 002|
PN- US 20010011223 A1 20010802 US 98167633 A 19981006 200151 B|
PN- US 6473737 B2 20021029 US 98167633 A 19981006 200274|
AN- <LOCAL> US 98167633 A 19981006; US 98167633 A 19981006|
AN- <PR> US 98167633 A 19981006|
LA- US 20010011223(12)|
AB- <PN> US 20010011223 A1|
AB- <NV> NOVELTY - The owner entity provides one or more **periodic payments** determined from the received taxable sum of money and person's **life** expectancy, to the person until the person dies. A **money lender** (18) **loans** a non-taxable sum of money and receives one or more periodic interests from the person. An insurer (16) provides a **life insurance policy** for person's **life** such that the policy pays a **death benefit** . |
AB- <BASIC> DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:
 (a) Method for providing an executive compensation system;
 (b) Computer program
 USE - For providing pension plans, non-qualified agreements and stock option plans to retiring executive, officer or director of a business.
 ADVANTAGE - Provides more **income** to executive and reduces cost to buyer while simultaneously increasing the after tax value of sale to business owner.
 DESCRIPTION OF DRAWING(S) - The figure shows the flowchart of functions of various entities during set-up of an executive compensation system.
 Insurer (16)
 Money lender (18)
 pp; 12 DwgNo 1A/3|
DE- <TITLE TERMS> EXECUTE; COMPENSATE; SYSTEM; PENSION; PLAN; **LIFE** ; INSURANCE; PERSON; **LIFE** ; EQUIVALENT; NON; SUM; MONEY|
DC- T01|
IC- <MAIN> G06F-017/60|
MC- <EPI> T01-J05A2; T01-S03|
FS- EPI||

15/4/2 (Item 2 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2002 Thomson Derwent. All rts. reserv.

IM- *Image available*
AA- 2000-146476/200013|
XR- <XRPX> N00-108427|
TI- Asset-backed reverse mortgage processing system for mortgage analysis and management|

Search Report from Ginger D. Roberts

PA- TRANSAMERICA CORP (TRAN-N)|
AU- <INVENTORS> MATTOX R F; MAZONAS P M|
NC- 001|
NP- 001|
PN- US 6012047 A 20000104 US 938762 A 19930125 200013 B
<AN> US 95411402 A 19950328
<AN> US 95561444 A 19951121|
AN- <LOCAL> US 938762 A 19930125; US 95411402 A 19950328; US 95561444 A
19951121|
AN- <PR> US 95561444 A 19951121; US 938762 A 19930125; US 95411402 A
19950328|
FD- US 6012047 A G06F-017/60 Cont of application US 938762
CIP of application US 95411402|
LA- US 6012047(30)|
AB- <PN> US 6012047 A|
AB- <NV> NOVELTY - The CPU (10) calculates a credit allocation and
insurance premium consistent with system defined credit **lending**
parameters and selected **cash** flow. The CPU further provides a frame
work of **periodic payments** associated with the release of credit and
premium level for a deferred **annuity** . |
AB- <BASIC> DETAILED DESCRIPTION - A set of application parameters
associated with a request for access to reverse equity financing are
input. The application parameters include biological data on an
applicant and asset valuation data on one or more qualified assets
forming a basis for securing of credit. Actuarial data taken from
database are selectively accessed based on application parameters. User
selects combinations of secured debt parameters and **annuity**
parameters corresponding to select level of incremental cash flow
objections which are evaluated. The CPU calculates credit allocation
and insurance premium consistent with system defined **lending**
parameters and selected **cash** flow. The CPU also provides a frame work
of **periodic payments** associated with release of credit in the form
of reverse equity mortgage **loan** and a premium level for a deferred
annuity . The deferred period for the deferred **annuity** is determined
from biological information, including information relating to **life**
expectancy.
USE - For processing individual accounts directed to mortgage
analysis and management and processing asset-backed reverse mortgage
loans .
ADVANTAGE - The system implements a single premium deferred
annuity to provide future cash flow at a predetermined point prior to
loan asset exhaustion, thus reducing risk associated with variable end
of the **loan** term. Multiple accounts are managed thus implementing
attributes on a large scale.
DESCRIPTION OF DRAWING(S) - The figure illustrates the interrelated
hardware platforms for mortgage analysis.
CPU (10)
pp; 30 DwgNo 2/19|
DE- <TITLE TERMS> BACK; REVERSE; PROCESS; SYSTEM; ANALYSE; MANAGEMENT|
DC- T01|
IC- <MAIN> G06F-017/60|
MC- <EPI> T01-J04A; T01-J05A1; T01-J05A2|
FS- EPI||
?

?t17/4/all

17/4/1 (Item 1 from file: 350)
DIALOG(R) File 350:Derwent WPIX
(c) 2002 Thomson Derwent. All rts. reserv.

IM- *Image available*
AA- 2002-444463/200247|
XR- <XRPX> N02-350126|
TI- Funding, analyzing and managing system of **life insurance policies**
funded with **annuities** purchased using **money** borrowed against
policy to reduce and/or eliminate tax|
PA- KAVANAUGH B (KAVA-I)|
AU- <INVENTORS> KAVANAUGH B|
NC- 097|
NP- 003|
PN- WO 200239644 A2 20020516 WO 2001US43031 A 20011109 200247 B|
PN- US 20020087365 A1 20020704 US 2000246755 A 20001109 200247
<AN> US 2001286344 A 20010426
<AN> US 2001986670 A 20011109
PN- AU 200225612 A 20020521 AU 200225612 A 20011109 200260|
AN- <LOCAL> WO 2001US43031 A 20011109; US 2000246755 A 20001109; US
2001286344 A 20010426; US 2001986670 A 20011109; AU 200225612 A
20011109|
AN- <PR> US 2001286344 P 20010426; US 2000246755 P 20001109; US 2001986670
A 20011109|
FD- WO 200239644 A2 H04L-000/00
<DS> (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CO CR CU
CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP
KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO
RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
<DS> (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS
LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW
FD- US 20020087365 A1 G06F-017/60 Provisional application US 2000246755
Provisional application US 2001286344
FD- AU 200225612 A H04L-000/00 Based on patent WO 200239644|
LA- WO 200239644(E<PG> 55)|
DS- <NATIONAL> AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CO CR CU CZ DE
DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ
LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD
SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW|
DS- <REGIONAL> AT; BE; CH; CY; DE; DK; EA; ES; FI; FR; GB; GH; GM; GR; IE;
IT; KE; LS; LU; MC; MW; MZ; NL; OA; PT; SD; SE; SL; SZ; TR; TZ; UG; ZW|
AB- <PN> WO 200239644 A2|
AB- <NV> NOVELTY - Money that was paid to a policy, 312, uses **money** , 316,
borrowed from a third party, 318, against the policy, that has
multiple **annuities** , 302, and that may require a trust, 314, or
business entity to conduct the transaction. If a sufficient poll of
annuities and **loans** , 316, was accumulated, the need for a specific
annuity being tied to a specific policy could be eliminated. **Income**
tax is reduced as the **annuity** portion is built into the policy and
the resulting **death benefits** , 320,323, are also nontaxable.|
AB- <BASIC> DETAILED DESCRIPTION - AN INDEPENDENT CLAIM is included for a
method of combining **life insurance** and **annuities** .
USE - Administering **life insurance policies** using **annuities**
for funding.
ADVANTAGE - Providing substantial tax advantages.
DESCRIPTION OF DRAWING(S) - The drawing is a flow chart of the
method.
pp; 55 DwgNo 3/10|
DE- <TITLE TERMS> MANAGE; SYSTEM; **LIFE** ; INSURANCE; PURCHASE; MONEY;
REDUCE; ELIMINATE; TAX|

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DC- W01|
IC- <MAIN> G06F-017/60; H04L-000/00|
MC- <EPI> W01-C05B3C|
FS- EPI||

17/4/2 (Item 2 from file: 350)

DIALOG(R)File 350:Derwent WPIX
(c) 2002 Thomson Derwent. All rts. reserv.

IM- *Image available*
AA- 2001-615580/200171|
DX- <RELATED> 1999-023983|
XR- <XRPX> N01-459153|
TI- **Loan** monitoring for pension plan funded **life insurance** where
computer monitors **loan** balance and insurance policy value and
compares to a maximum allowable ratio|
PA- EVERGREEN GROUP INC (EVER-N)|
AU- <INVENTORS> ENGEL W J; MELAMED S; RYAN R B|
NC- 001|
NP- 001|
PN- US 6304859 B1 20011016 US 96587051 A 19960116 200171 B
<AN> US 98193366 A 19981117|
AN- <LOCAL> US 96587051 A 19960116; US 98193366 A 19981117|
AN- <PR> US 96587051 A 19960116; US 98193366 A 19981117|
FD- US 6304859 B1 G06F-017/60 Div ex application US 96587051
Div ex patent US 5839118|
LA- US 6304859(18)|
AB- <PN> US 6304859 B1|
AB- <NV> NOVELTY - Part of the insurance policy premium is funded by a
loan secured on the insurance policy. Maximum **loan** to **cash value**
ratio and **loan** balance is received from lending institution. **Loan**
balance to insurance policy value is compared with maximum **loan** to
cash value ratio. If ratio is less than maximum, a satisfactory
signal is sent to lending company, an unsatisfactory signal is sent if
ratio is higher.|
AB- <BASIC> DETAILED DESCRIPTION - An INDEPENDENT CLAIM is included for a
computer system for monitoring insurance policy.
USE - Administering a computerized employer pension plan funded
life insurance.
ADVANTAGE - Allows **life** cover to be bought in house to take
advantage of economies of scale. Secure from corporate creditors. Does
not require a tax at funding. Does not require cash investments of the
size of a split dollar plan.
DESCRIPTION OF DRAWING(S) - The drawing shows the **loan** monitoring
process.
pp; 18 DwgNo 8/9|
DE- <TITLE TERMS> **LOAN** ; MONITOR; PENSION; PLAN; **LIFE** ; INSURANCE;
COMPUTER; MONITOR; **LOAN** ; BALANCE; INSURANCE; VALUE; COMPARE; MAXIMUM;
ALLOW; RATIO|
DC- T01|
IC- <MAIN> G06F-017/60|
MC- <EPI> T01-E01C; T01-G05C; T01-J04A; T01-J05A1; T01-J05A2; T01-J05B2|
FS- EPI||

17/4/3 (Item 3 from file: 350)

DIALOG(R)File 350:Derwent WPIX
(c) 2002 Thomson Derwent. All rts. reserv.

IM- *Image available*
AA- 1999-429148/199936|

Search Report from Ginger D. Roberts

XR- <XRPX> N99-319414|
TI- Credit line providing system for policy insured persons|
PA- MINERVA LP (MINE-N)|
AU- <INVENTORS> BARONOWSKI W; FELDSTEIN M; MEENAN R; SIMONE V; WEIL D;
YOUNG A|
NC- 001|
NP- 001|
PN- US 5926800 A 19990720 US 95427405 A 19950424 199936 B|
AN- <LOCAL> US 95427405 A 19950424|
AN- <PR> US 95427405 A 19950424|
FD- US 5926800 A G06F-017/60|
LA- US 5926800(21)|
AB- <PN> US 5926800 A|
AB- <NV> NOVELTY - A generator generates a function, based on insured person's application data by accessing a set of data relating to diseases. The function has probability distribution describing the future **life** probabilities of insured person. Based on the function and value of policy, a computer computes line of credit to be provided to insured person.|
AB- <BASIC> DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for computer implementation method for providing line of credit to insured person.
USE - For providing **loans** to owners of **life insurance policies** who are terminally ill or aged.
ADVANTAGE - Bases the line of credit on face value of **life insurance policy**, thereby permitting **loans** secured by both policies in which cash surrender value can be built up, such as **whole life policies** as well as those policies which do not have accumulated **cash value** such as **term life** and group **life policies**.
DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of credit line providing system.
pp; 21 DwgNo 1/12|
DE- <TITLE TERMS> CREDIT; LINE; SYSTEM; PERSON|
DC- T01|
IC- <MAIN> G06F-017/60|
MC- <EPI> T01-J05A|
FS- EPI||

17/4/4 (Item 4 from file: 350)
DIALOG(R) File 350:Derwent WPIX
(c) 2002 Thomson Derwent. All rts. reserv.

IM- *Image available*
AA- 1999-023983/199902|
DX- <RELATED> 1994-332957; 1995-292260; 1995-375779; 1995-384794;
1995-394821; 1997-023903; 1997-067777; 1997-280418; 1998-286132;
1999-084210; 1999-346431; 2000-292169; 2001-101818; 2001-121941;
2001-280835; 2001-610428; 2001-624377; 2001-624865|
XR- <XRPX> N99-018481|
TI- **Life insurance** premium optimization method for employee during retirement - involves determining premium structure to be optimum premium, if difference between projected before-tax **cash value** and desired before-tax **cash value** for premium structure is within predetermined range|
PA- EVERGREEN GROUP INC (EVER-N)|
AU- <INVENTORS> ENGEL W J; MELAMED S; RYAN R B|
NC- 001|
NP- 001|
PN- US 5839118 A 19981117 US 96587051 A 19960116 199902 B|
AN- <LOCAL> US 96587051 A 19960116|

Search Report from Ginger D. Roberts

AN- <PR> US 96587051 A 19960116|
FD- US 5839118 A G06F-017/60|
LA- US 5839118(20)|
AB- <BASIC> US 5839118 A

The method involves transmitting the premium structure and census data electronically to an insurance carrier's computer system electronically. The computer system is subjected to calculate projected before-tax cash values based on the premium structure and census data. The calculated cash values are received electronically from the computer system and thereby determining the required loan amount and projected tax liability upon the premium structure.

The desired before-tax cash value is calculated and is compared with the projected before-tax cash value and is determined whether differences of both the values is within predetermined range. If the difference is detected to be not within the predetermined range, a new premium structure is generated and the computation and calculation of cash values are performed. If the difference between the projected before-tax cash value and the desired before-tax cash value for the new premium structure is within the predetermined range then that structure is determined to be the optimum premium.

ADVANTAGE - Enables to administer sophisticated employer funded pension plan. Enables determination of optimum life insurance premium structure necessary to produce policy cash value which allows insured to achieve financial security at retirement.

Dwg.5/9|

DE- <TITLE TERMS> LIFE ; INSURANCE; PREMIUM; METHOD; EMPLOY; DETERMINE;
PREMIUM; STRUCTURE; OPTIMUM; PREMIUM; DIFFER; PROJECT; TAX; CASH; VALUE
; TAX; CASH; VALUE; PREMIUM; STRUCTURE; PREDETERMINED; RANGE|
DC- T01|
IC- <MAIN> G06F-017/60|
MC- <EPI> T01-J05A1; T01-J05A2|
FS- EPI||

17/4/5 (Item 5 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2002 Thomson Derwent. All rts. reserv.

IM- *Image available*
AA- 1998-332699/199829|
XR- <XRPX> N98-259717|
TI- Data processing system for analysing stock investment limited resource borrowing contract - calculates average internal rates of return to both investor and lender by discounting inflow and outflow value of the investor and lender, based on projected market price and dividend|
PA- BENNETT J F (BENN-I)|
AU- <INVENTORS> BENNETT J F|
NC- 001|
NP- 001|
PN- US 5761441 A 19980602 US 95520381 A 19950829 199829 B|
AN- <LOCAL> US 95520381 A 19950829|
AN- <PR> US 95520381 A 19950829|
FD- US 5761441 A G06F-017/60|
LA- US 5761441(27)|
AB- <BASIC> US 5761441 A

The system has programmed data processing memory which receives and stores input data, which is input on current date. Based on the input data, contract data including identity and amount of collateral stock, amount of initial loan and minimum and maximum rate percentages are calculated. Then, actual data corresponding to stock including current market price per share at the end of each of selected number of quarters preceding the contract start and dividend per share for

selected number of quarters preceding the date of analysis is also computed, based on the input data. Stock which includes estimated market price per share at the end of each quarter is calculated and output as estimated data. Based on the estimated data, the remaining amount and remaining divided are paid remaining each quarters of the contract.

The average growth rates of market prices per share and dividends per share are calculated during the period before starting the contract. Then, constant growth rate curve is drawn, from which projected market prices per share and dividends per share are calculated from the corresponding data points. The amount of interest paid by the investor in each period of the contract and amount of timing of principal repayments to be made by the investor to the lender are also calculated from the curved. The average internal rates of return to both the investor and the lends over the **life** of the contract is calculated by discounting the inflow and outflow values to the investor and lender during contract period, based on projected market price and dividend.

ADVANTAGE - Offsets unwanted divided **income** with interest.

Dwg.1/16|

DE- <TITLE TERMS> DATA; PROCESS; SYSTEM; ANALYSE; STOCK; INVESTMENT; LIMIT;
RESOURCE; CONTRACT; CALCULATE; AVERAGE; INTERNAL; RATE; RETURN;
DISCOUNT; INFLOW; OUTFLOW; VALUE; BASED; PROJECT; MARKET; PRICE; DIVIDE
|
DC- T01|
IC- <MAIN> G06F-017/60|
MC- <EPI> T01-J05A1; T01-J05C|
FS- EPI||

17/4/6 (Item 1 from file: 347)

FN- DIALOG(R)File 347:JAPIO|
CZ- (c) 2002 JPO & JAPIO. All rts. reserv.|
TI- METHOD AND SYSTEM FOR LOANABLE AMOUNT SIMULATION
PN- 2002-041793 -JP 2002041793 A-
PD- February 08, 2002 (20020208)
AU- OKANO MASAAKI
PA- MUSASHINO BANK LTD
AN- 2000-222249 -JP 2000222249-
AN- 2000-222249 -JP 2000222249-
AD- July 24, 2000 (20000724)
G06F-017/60; G06F-019/00
AB- PROBLEM TO BE SOLVED: To easily simulate a proper loanable amount complying to the actual **life** state of an applicant according to property information on the family structure of the applicant. SOLUTION: This system is equipped with an input part 1 for inputting the property information on the applicant for a **loan**, and the **income**, ages, family structure, and existent load state of its family, an arithmetic processing part 2 which calculates an annual repayable amount according to the inputted property information and calculates a loanable amount from the calculated annual repayable amount and a load period, a display part 3 which displays an input picture used for the input operation of the input part 1 and a simulation result, and an output part 4 which prints out the simulation result displayed at the display part 3. The arithmetic processing part 2 is equipped with an annual repayable amount calculation part 11 which calculates the annual repayable amount, a loanable amount calculation part 12 which finds the loanable amount from the annual repayable amount, and three tables 13, 14, and 15. Those three tables are a multiplication rate table 13 for net amount determination used to determine an addition amount, a living-expense-by-age determination table 14 used for deduction

Search Report from Ginger D. Roberts

amount determination, and a necessary reserve amount determination table 15 used for deduction amount determination. COPYRIGHT: (C)2002,JPO

17/4/7 (Item 2 from file: 347)

FN- DIALOG(R)File 347:JAPIO|
CZ- (c) 2002 JPO & JAPIO. All rts. reserv.|
TI- AUTOMATIC DESIGNING DEVICE FOR OPTIMUM INSURANCE BASED UPON INDIVIDUAL LIFE PLAN
PN- 08-287159 -JP 8287159 A-
PD- November 01, 1996 (19961101)
AU- KITAYAMA MASAKAZU
PA- KIYAPITARU ASETSUTO PLANNING KK [000000] (A Japanese Company or Corporation), JP (Japan); SONY SEIMEI HOKEN KK [000000] (A Japanese Company or Corporation), JP (Japan)
AN- 07-108299 -JP 95108299-
AN- 07-108299 -JP 95108299-
AD- April 07, 1995 (19950407)
IC- -6- G06F-017/60
CL- 45.4 (INFORMATION PROCESSING -- Computer Applications)
AB- PURPOSE: To display the best insurance for individuals by calculating annual **income** and expenditure balance of the individuals from future necessary expenses, future predicted **income**, etc., every year on the basis of data based on the **life** styles of the individuals to be insured and hatching a **life** plan.

CONSTITUTION: The automatic designing device consists of a processor 1, an internal memory device 2, an external memory device 3, a display device 4, an input device 5, and an output device 6. As files stored in the external memory 3, standard values required to calculate a necessary guarantee amount, a statistical data file, a stored article master file, a new contract article file, a contract information file, a necessary guarantee amount division file, a necessary guarantee amount **loan** file, and a necessary guarantee amount temporary file are provided. On the basis of data based upon the **life** styles of the individuals to be insured, annual **income** and expenditure balance of the individuals is calculated from future necessary expenses, future predicted **income**, etc., to hatch a **life** plan, thereby showing the best insurance for the individuals.

17/4/8 (Item 3 from file: 347)

FN- DIALOG(R)File 347:JAPIO|
CZ- (c) 2002 JPO & JAPIO. All rts. reserv.|
TI- PROPERTY MANAGEMENT HOUSEKEEPING ACCOUNT BOOK
PN- 07-009781 -JP 7009781 A-
PD- January 13, 1995 (19950113)
AU- KONDO HIROKO
PA- KONDO HIROKO [000000] (An Individual), JP (Japan)
AN- 06-070377 -JP 9470377-
AN- 06-070377 -JP 9470377-
AD- April 08, 1994 (19940408)
IC- -6- B42D-011/00
CL- 30.1 (MISCELLANEOUS GOODS -- Office Supplies)
AB- PURPOSE: To provide a property management housekeeping account book in which own property management can be simply conducted by anyone and an expenditure management and a property utilization to be foreseen for a future **life** plan can be executed.

CONSTITUTION: The property management housekeeping account book comprises an **income** column and an expenditure expense column,

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wherein the expense column has an item of a residence cost as a bankbook 1, items of water expense and light, fuel expenses and indispensable expenses as a bankbook 2 and items of living expenses and various **loans** as a bankbook 3, an item of savings is provided as a bankbook 4 as different items of the **income** and expenditure expense columns, and columns to be filled in with budget and actual values of the respective items are provided.

?

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Set	Items	Description
S1	1413	(BORROW? OR LEND?) (3N) (MONEY OR CASH) OR LOAN? ?
S2	480	(PURCHASE OR PURCHASING OR BUY OR BUYING OR OBTAIN? OR PURCHASES OR BUYS) (4N) (LIFE(2W) (INSURANCE? OR POLICY OR POLICIES) OR (TERM OR WHOLE) (LIFE OR LIFE)
S3	10431	ANNUITY? OR ANNUITIES OR PAY? (OUT OR BACK) OR CASH()VALUE OR INCOME
S4	408	(PAY? OR COVER? OR "USED()FOR" OR "APPLIED()TO") (3W) (PREMIUM? ? OR MONTHLY() (PAYMENT OR FEE? ?) OR S1)
S5	112	(PERIOD? OR MONTHLY OR QUARTERLY) (3N) (DISTRIBUTION? OR PAYMENT? OR WITHDRAWAL? OR PAYMENT?) OR PERIOD()CERTAIN()ANNUITY
S6	2	S2(S)S3(S) (S4 OR S5)
S7	0	S1(S)S2(S)S3(S) (S4 OR S5)
S8	2	S1(S)S2(S)S3
S9	11	S1(S)S2
S10	24748	LIFE(2W) (INSURANCE OR POLICY OR POLICIES) OR (TERM OR WHOLE) (LIFE OR LIFE OR DEATH()BENEFIT? ?
S11	334	S1(S)S10
S12	59	S3(S)S11
S13	4	S12(S)S4
S14	0	S12(S)S5
S15	0	S14 NOT (S6 OR S9)
S16	59	S12 NOT S15
S17	59	S16 NOT S6
S18	8	S6:S8 OR S13:S15
S19	4	S1(S)S10(S)S3(S) (S4 OR S5)
S20	4	S1(S)S10(S) (S3 OR S5) (S)S4
S21	19	S3(5N)S4
S22	1	S1(5N)S2(S)S18(5N)S1
S23	1	S1(5N)S2(S)S18
S24	0	RD S7 (unique items)
S25	70	S6 OR S8 OR S9 OR S13:S17
S26	68	RD (unique items)
S27	1	S23 NOT PY>2000
S28	1	RD (unique items)
S29	24	S18:S23
S30	84	S26 OR S29
S31	84	S30 NOT PY>2000
S32	84	RD (unique items)
?		

?t32/3,k/all

32/3,K/1

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00186593

CD/policy loan offers bank-product alternative.

Carll, Joseph M.

Bests Review: Life/Health, Sep 1996, p98

...ABSTRACT: use to tap into the popular market for certificate of deposits (CDs). Agents can use **life insurance policy loans** to offset portfolio investment **income**. This will offer the kinds of tax advantages associated with **annuities** and **life insurance**. This concept could allow the investor to reduce **income** taxes by 80 percent or more over a 15- to 20-year period on investments...

32/3,K/2

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00183662

Key 1995 tax developments involving life insurance in estate and business planning.

Leimberg, Stephan R.

Chartered Life Underwriter Journal, Mar 1996, p72

ABSTRACT: Summarizes the key 1995 **life insurance**, **income**, estate and gift related tax legislation, cases and rulings of interest to professionals in the...

...planning fields. Indicates a greater awareness by the Internal Revenue Service of the existence of **life insurance** and its potential as a source of tax revenue. Discusses key **income** tax developments regarding COLI (corporate owned **life insurance**) **loans**, 401(k)s, NQDCs (nonqualified deferred compensation plans), VEBAs (voluntary employee benefit associations), split dollar...

32/3,K/3

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00182570

Single premium immediate annuity payouts.

Kiczek, John A.

Bests Review: Life/Health, Aug 1996, p57

ABSTRACT: From 1986 to 1996, the median **payout** of single **premium** immediate **annuities** (SPIAs) has decreased, mimicking the trend of other interest sensitive products. The median payout rate...

32/3,K/4

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00179620

Travelers adds eight funds to its VUL, and removes six others.

National Underwriter: Life & Health/Financial Services, Sep 25 1995, p13

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ABSTRACT: Travelers has added eight new portfolios to its MarketLife Variable Universal **Life policy**, bringing the total available to 21 funds. The change is one of several enhancements the...

...has made to the one-and-a-half-year-old contract. Others include: a higher **loan** amount; the addition of an automated dollar cost averaging program; and the introduction of software with surrender to basis capability which allows the user to maximize **income** with one function. (CKP)

32/3,K/5

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00179519

Phoenix Home Life enhances group variable annuity.
Employee Benefit Plan Review, May 1996, p64

ABSTRACT: Phoenix Home **Life Insurance** Company has enhanced its "Group Strategic Edge" variable **annuity**, designed to fund qualified retirement plans with two to 200 employees. Enhancements allow employees to...

...series of subaccounts (including international, growth, balanced, total return, bond, and money market series); plan **loans**; and flexible transfers among subaccounts. (Author/PGG)

32/3,K/6

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00176987

NAIC finds disparity in auto coverage.
Otis, L.H.

National Underwriter: Property & Casualty/Risk & Benefits Management, Dec 11 1995, p6

...ABSTRACT: be redlined, but they appear to be less able to get the same quality of **coverage** or low **premiums** as their high- **income**, white urban counterparts, the National Association of Insurance Commissioners research director says. (Author/OPA)

32/3,K/7

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00175846

Want LTC alternatives? Consider these options.
Koco, Linda

National Underwriter: Life & Health/Financial Services, Sep 11 1995, p13

...ABSTRACT: in a continuing care community; fraternal benefits societies; and Medicaid. Insurance related approaches include: deferred **annuities**, **annuity** nursing home waivers, immediate **annuities**, accelerated benefit provisions and riders in **life policies**, viatical agreements, **loans**, systematic withdrawals and second-to-die insurance. (Author/OPA)

32/3,K/8

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00174004

Why are life insurance contracts beneficial for clients?

Christensen, Burke A.

Trusts & Estates, Dec 1995, p63

ABSTRACT: There are numerous legal and tax advantages which have been granted to **life insurance** contracts under the laws of the several states and the Internal Revenue Code. Because **life insurance** has so many tax advantages, Congress has also set requirements in order for a contract to qualify as **life insurance**. Some of the advantages of **life insurance** contracts are **income** tax-free **death benefit**, tax-deferred growth of cash values, tax-free withdrawals, tax-free **loans**, repayment of policy **loans** at death, creditor protection and federal estate and gift tax benefits. (Author/JK)

32/3,K/9

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00169937

IRS scrutiny of COLI breeds caution.

Friedman, Amy S.

National Underwriter: Life & Health/Financial Services, Aug 14 1995, p1

ABSTRACT: Insurance companies that sell leveraged corporate-owned **life insurance** say they aren't too worried about the Internal Revenue Service's increased scrutiny of the product and the companies using it. Leveraged COLI refers to the technique of **purchasing life insurance policies** and then **borrowing the cash value** of the policies up to \$50,000 to fund needs such as retiree health care...

32/3,K/10

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00168472

Mortgages, real estate: where life cos. are now.

Townsend, Frederick S.

National Underwriter: Life & Health/Financial Services, Feb 27 1995, p2

...ABSTRACT: and experiencing 50 basis point drops in portfolio yields each of the last three years, **life** insurers are poised to **buy mortgage loans** before competitors beat them to the market. In their 3/1/95 statutory filings, life...

32/3,K/11

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00164421

Insured bonus plan--a different approach.

Massey, Mel J.; Owens, Lawrence J.; Seleman, Fred N.

Chartered Life Underwriter Journal, Mar 1995, p79

...ABSTRACT: increase retirement funds for executives has been to implement insured bonus plans where the employee **buys life insurance** and the

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employer **pays** the **premiums** . Tax complications arise when the employer wants to exercise a degree of control by restricting...

...not, as has been argued, Section 61 with its less arduous rules. Apart from the **income** tax consequences it must not be overlooked that there is no certainty that the Department...

...arrangement is regarded as "funded" it would be a plan governed by the Employee Retirement **Income** Security Act (ERISA) and subject to its rules. (Author/RML)

32/3,K/12

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00162565

Clear disclosure needed for new marketing program.
MarketFacts, Mar/Apr 1994, p11

ABSTRACT: Reports on a **life insurance** contract that is combined with a bank **loan** , now available in Canada--the program releases some of the **life** contracts accumulated funds for retirement **income** needs. Cautions that is is important to clearly disclose provisions of the plan to clients
...

32/3,K/13

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00160401

Financial 'super store' may head to a mall near you.
Connolly, Jim
National Underwriter: Life & Health/Financial Services, Dec 5 1994, p7

...ABSTRACT: is described as a computer, telephone set, and a scanner which makes available sales of **life** and **annuity** products, automobile insurance, **loans** , mortgages, credit cards, mutual funds, and securities.
(CKP)

32/3,K/14

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00157255

Two insurers explore the mortgage/annuity market.
Koco, Linda
National Underwriter: Life & Health/Financial Services, Sep 26 1994, p13

ABSTRACT: **Annuity** marketers are exploring packaged, or tie-in, sales as new avenues for revenues. An example is the Asset Integrated Mortgage (AIM), a marketing package that marries an **annuity** sale to a home mortgage. It was developed by Financial Integration, a financial product developer, in cooperation with four secondary markets for mortgage **loans** (including Fannie Mae) and two insurers--AIG **Life** and American General **Life** . Consumers who make at least a 10 percent down payment on a home purchase can allocate a portion to a fixed deferred **annuity** , serving as collateral to the **loan** . (Author/JMB)

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32/3,K/15

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00150070

The variable annuity market.

Dunn, J. Scott
MarketFacts, Nov/Dec 1993, p20

...ABSTRACT: Individual Annuities" survey, including annuity considerations received, the annuity buyer, qualified and nonqualified markets, periodic **pay** and single **premium annuities**, company involvement in the **annuity** market, and distribution channels. (BAB)

32/3,K/16

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00149638

Bank-distributed Sierra Advantage VA adds three funds.

National Underwriter: Life & Health/Financial Services, Feb 14 1994, p13

ABSTRACT: Sierra Variable Trust, the mutual fund portfolio offered through the Sierra Advantage variable **annuity**, has added three new mutual funds. Underwritten by American General **Life**, VA is originally available only in California through branches of Great Western Bank, a savings and **loan**. (Author/JMB)

32/3,K/17

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00149551

2 vendors add bundled services to offerings.

Philip, Christine
Pensions & Investments, Dec 13 1993, p15

ABSTRACT: Briefly reports on various defined benefits plans: Provident Mutual **Life Insurance** Company allied with the Barclay Group to offer a version of Provident's Selector+ group **annuity** product for 401(k) plans; Michigan National Bank and Trust Investment Services introduced Envision, a bundled 401(k) service package; Massachusetts Mutual **Life Insurance** Company introduced a fast **loan** processing feature as part of their 401(k) support services; The Principal Financial Group introduced...

32/3,K/18

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00147540

Bankers United Life.

Covaleski, John M.
Bests Review: Life/Health, Dec 1993, p67

...ABSTRACT: Term Care Plan with annuities offered by American Life and Casualty Co. Interest from the **annuity** can be used to **pay** the LTC **premiums**. (Author/JRZ)

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32/3,K/19

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00145104

Sharing the costs and benefits of a life insurance policy.

Christensen, Burke A.

Trusts & Estates, Nov 1993, p58

...ABSTRACT: is given of split dollar life insurance plans. Split dollar is a method used to **purchase a cash value life insurance policy**. It is a sharing of the costs and benefits of a life insurance policy. The ...

...premiums but the employee's beneficiary gets most of the death benefit. In exchange for **paying the premium**, the employer retains a right to the portion of the prematurity **cash value**, or the death benefit, equal to the premiums paid by the employer. (Author/JK)

32/3,K/20

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00141743

Deferred group annuities and deposit administration operations in 1992.

Employee Benefit Plan Review, Jul 1993, p20

ABSTRACT: Presents tables showing number of master contracts, number of employees **covered**, amount of **premium income**, estimated retirement benefits paid, and total on deposit or reserve for deferred group annuities and...

32/3,K/21

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00137121

Travelers units ratings lowered.

Business Insurance, Dec 28 1992, p2

ABSTRACT: A.M. Best Company has lowered the ratings of two Travelers Corporation **life** /health insurer units, Travelers Insurance Company and Travelers **Life** and **Annuity** Company, to A- from A, citing underperforming commercial mortgage **loans** and real estate investments. (Author/OPA)

32/3,K/22

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00136366

Investment opportunities in the 90s.

Schaefer, John L.

National Underwriter: Life & Health/Financial Services, Jun 29 1992, p31

ABSTRACT: Discusses three types of fixed **income** investments which will provide very attractive investment opportunities in the 1990s for **life insurance** companies: whole **loans**, dollar denominated international bonds and bond-equivalent convertible securities. By selective use of

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these investments, **life insurance** companies will be able to add value and incremental yield to their portfolios without assuming...

32/3,K/23

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00135410

Agent denied deduction for loans to customer.

Shumate, Terry S.

National Underwriter: Life & Health/Financial Services, Jan 11 1993, p15

ABSTRACT: According to a late 1992 Tax Court memorandum decision, a **life insurance** agent who loaned money to a corporation to **cover** the **premiums** on two policies that he sold to it could not deduct the amount of such **loans** from gross **income** after the corporation failed to repay them at maturity. The Tax Court in Brewer v...

32/3,K/24

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00134330

Deducting the interest on loans to buy policies.

Knight, Ray A.; Knight, Lee G.

Bests Review: Life/Health, Dec 1992, p80

ABSTRACT: Shows how financial planners can help clients deduct the interest on a **loan** to **buy** or carry **life insurance** by capitalizing on several gray areas in the tax laws. To do this effectively, however...

32/3,K/25

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00133733

New group annuity waives surrender charge on many withdrawals.

National Underwriter: Life & Health/Financial Services, Aug 10 1992, p7

ABSTRACT: Reports that Sun **Life** of Canada (U.S.) has a new group **annuity** which allows employees to make withdrawals for **loans** and circumstances such as retirement, death, disability and termination of employment without paying surrender charges...

32/3,K/26

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00131376

Can interest on a policy loan be taken as a tax deduction?

Christensen, Burke A.

Trusts & Estates, Jul 1992, p54

...ABSTRACT: loan may be taken as an income tax deduction is of enormous importance to the **life insurance** industry and its policyholders. The complexity of the rules governing a taxpayer's ability to...

...that deduction has dramatically increased. A flowchart provides an easy

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method of determining whether an **income** tax deduction is available to the policyholder. (Author/JK)

32/3,K/27

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00131344

World's largest pension fund claims assets of more than \$100,000 million in 1991.

IBIS Review, Oct 1992, p37

ABSTRACT: Teachers Insurance and **Annuity** Association of America-College Retirement Equities Fund (TIAA-CREF) continues to increase the number of ...

...market account; bond market account; social choice account; and global equities account. Teachers Insurance and **Annuity** Association of America is structured as a **life** insurer and invests in long-term, fixed-dollar obligations, with the following investment portfolio: commercial mortgage **loans** (38 percent); publicly traded bonds (25 percent); **loans** to business, industry (24 percent); real estate (10 percent); and other (three percent). (Author/PGG)

32/3,K/28

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00130770

Insurer stocks survive hit from Bush's tax proposal.

Meakin, Thomas K.

National Underwriter: Property & Casualty/Risk & Benefits Management, Apr 27 1992, p27

...ABSTRACT: would eliminate tax deferral on the inside buildup of value for most single premium deferred **annuities** and deny tax deductions for interest for policy **loans** on corporate owned **life insurance** .
(Author/JSS)

32/3,K/29

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00128480

Deferred group annuities and deposit administration operations in 1991.
Employee Benefit Plan Review, Jul 1992, p36

ABSTRACT: Presents tables showing number of master contracts, number of employees **covered** , amount of **premium income** , estimated retirement benefits paid, and total on deposit or reserve for deferred group annuities and...

32/3,K/30

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00128362

State briefs: New York.

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National Underwriter: Life & Health/Financial Services, Jun 8 1992, p4

...ABSTRACT: s Regulation 143 permits insurers: to provide acceleration of up to 100 percent of the **death benefit** ; prohibits insurers from trying to recover the benefits if the terminal illness goes into remission...

...a living benefits claim, the insurer must illustrate how it will affect the policy's **cash value** , any remaining **death benefits** , premium **payment** and **loan** values; prohibits advertising material from referring to living benefits as an alternative to long term...

32/3,K/31

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00128138

Columbia Universal Life.

Ferling, Rhona L.; Novak, Catherine A.

Bests Review: Life/Health, Jun 1992, p98

ABSTRACT: Power **Loan** UL is a universal **life** product that allows the policyholder to borrow funds at a net cost of 1.5 percent while still crediting the policy accumulation value with interest. Columbia Universal **Life** also introduced a new **annuity** . (Author/JRZ)

32/3,K/32

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00127706

Plan to tax annuities and COLI draws industry fire.

Bests Review: Life/Health, Mar 1992, p6

ABSTRACT: The **life insurance** industry criticized President Bush's proposal, included in the Administration's 1992 budget plan, to eliminate the interest deduction on **loans** from corporate-owned **life insurance** and the tax deferment of earnings on individual **annuities** . (Author/JRZ)

32/3,K/33

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00127251

Back to the future.

Buddin, Terry

Benefits Canada, Mar 1992, p31

ABSTRACT: The Canada Pension Plan (CPP) fulfils a social goal by contributing to the retirement **income** of many Canadians, but 25 years of controversy surround the funding formula, the disability and **death benefits** , and **loans** from the fund to the provinces. (RHS)

32/3,K/34

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00126768

COLI and annuity taxation dropped from legislation.

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Brostoff, Steven

National Underwriter: Life & Health/Financial Services, Feb 24 1992, p1

ABSTRACT: Reports that **life** insurers won a major battle when the House Ways and Means Committee approved economic legislation...

...include two major tax proposals opposed by the industry: taxing the inside buildup of some **annuities** and eliminating the interest deduction on corporate-owned **life insurance policy loans** . (Author/CLW)

32/3,K/35

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00124686

Bush proposal to tax annuities a bad, bad idea.

Meakin, Thomas K.

National Underwriter: Property & Casualty/Risk & Benefits Management, Feb 17 1992, p51

...ABSTRACT: which would eliminate the tax deferral on the inside buildup of value for most individual **annuities** and deny tax deductions for interest on policy **loans** on corporate owned **life insurance** . (BIG)

32/3,K/36

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00124027

Bush backs off support of COLI and annuity taxation.

Brostoff, Steven

National Underwriter: Life & Health/Financial Services, Feb 17 1992, p1

...ABSTRACT: Bush has backed away from supporting legislation that would tax the inside buildup of some **annuities** and eliminate the deduction for interest paid on corporate-owned **life insurance policy loans** . (CKP)

32/3,K/37

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00116940

Aetna reports 22 percent drop in net income over 1990.

National Underwriter: Life & Health/Financial Services, Aug 26 1991, p27

ABSTRACT: Aetna **Life** and Casualty reported second quarter 1991 net **income** of \$160 million, down 22 percent from second quarter 1990's \$204 million in net **income** . The 1991 results included net realized capital losses of \$12 million compared with net realized capital gains of \$31 million in 1990, in part due to reserves for mortgage **loans** and real estate write-downs of \$78 million, compared with \$22 million in second quarter 1990. Health and **life** lines earned \$88 million in second quarter 1991 compared with \$84 million in 1990, which...

32/3,K/38

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00114820

The New England adds voice response line for agents.

National Underwriter: Life & Health/Financial Services, Apr 8 1991, p17

...ABSTRACT: and agency staff immediate access to client information. Data is available on traditional, universal, variable **life** and disability **income** plans and includes current cash values, dividend options, **loans** and available **loan** amounts, or current premium status. (CKP)

32/3,K/39

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00114466

Deferred group annuities and deposit administration operations in 1990.

Employee Benefit Plan Review, May 1991, p56

...ABSTRACT: showing the number of new (as of 1990) and total master contracts, number of employees **covered**, **premium income**, estimated retirement benefits paid, and total on deposit or reserve for major Canadian and United...

32/3,K/40

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00111408

Fail and ICH exec. defend loans to Bluebonnet S&L.

Mulcahy, Colleen

National Underwriter: Life & Health/Financial Services, Aug 13 1990, p1

ABSTRACT: James Fail, Alabama executive accused of arranging a savings and **loan** buy-out to obtain a federal subsidy, said he saved taxpayers \$100 million by rescuing...

...Bluebonnet independently produced a 62 percent profit in 1989. Fail testified that a \$35 million **loan** for the **purchase** came from Mutual Security **Life**, a Fort Wayne Lifeshares subsidiary. Mutual Security was refused permission by the Arizona Department of...

32/3,K/41

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00110160

Continental American's dividends and the policy loan clause.

Belth, Joseph M.

Insurance Forum, Aug 1990, p135

ABSTRACT: Describes a program under which Continental American **Life Insurance** Company is paying as "additional dividend" based on the unborrowed **cash value** of policies containing a **loan** interest rate of five percent. Lists other companies with policy **loan** amendment programs. (Author/FMM)

32/3,K/42

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00110071

'Bad' pension funds pay life premium.

Crosson, Cynthia

National Underwriter: Life & Health/Financial Services, Dec 3 1990, p11

...ABSTRACT: of the money that they have in qualified plans, and to use the money to **pay** life insurance **premiums** without paying **income** tax.
(FMM)

32/3,K/43

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00106361

GAO recommends taxing loans from life policies.

Bests Review: Life/Health, Mar 1990, p6

...ABSTRACT: the General Accounting Office recommends that if the current tax treatment of inside buildup in **cash - value life insurance policies** is retained, policy **loans** should be treated as a taxable distribution and be subject to a tax penalty. (Author...

32/3,K/44

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00102185

Citibank and the insurance regulators.

Belth, Joseph M.

Insurance Forum, Mar 1990, p92

...ABSTRACT: the National Association of Insurance Commissioners that the sale of future premiums on blocks of **life insurance policies** to **obtain** surplus relief is not a sale but a **loan** and therefore should not provide surplus relief. Citibank and General American Life Insurance Company are...

32/3,K/45

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00101097

The emergence of financial reinsurance.

Daniels, Gregory L.

Risk Management, Apr 1990, p50

...ABSTRACT: transfer points by using financial reinsurance. Financial reinsurance is an arrangement under which limits of **coverage**, time period, and **premium** paid (ceded) acknowledge investment **income** or the time value of money. Often the risk assumed by the reinsurer is limited...

32/3,K/46

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00100906

Deferred group annuities and deposit administration operations in 1989.
Employee Benefit Plan Review, May 1990, p46

ABSTRACT: Shows number of master contracts and employees **covered**, amount of **premium income** and estimated retirement benefits paid, and total on deposit or reserve for various insurers, listed...

32/3,K/47

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00100704

Treasury Department voices concern on COLI tax issues.
Brostoff, Steven

National Underwriter: Life & Health/Financial Services, Mar 5 1990, p1

ABSTRACT: The Treasury Department is examining corporate owned **life insurance** for two reasons. First, to the extent policy **loan** interest is deductible while the corresponding inside buildup is not taxed currently, the business can shelter **income** from taxation. Secondly, the Treasury is concerned with the use of **life insurance** to fund deferred compensation and other future liabilities unrelated to **death benefits**. The ability to use tax-free inside buildup to fund deferred compensation may act as...

32/3,K/48

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00100569

Treasury urges new rules on COLI, annuities.
Brostoff, Steven

National Underwriter: Life & Health/Financial Services, Apr 16 1990, p1

...ABSTRACT: is proposing three major changes in the tax code that could severely hamper sales of **life insurance** and **annuity** products. First, the interest deduction on policy **loans** secured by corporate-owned **life insurance** should be disallowed. Second, the current favorable tax rules for **annuities** should be limited to "true **annuities**" only. Finally, distributions from any **life insurance policy** occurring within the first seven years of the policy should be subject to **annuity** distribution rules. (Author/OPA)

32/3,K/49

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00100138

Manufacturers 'family' UL has large-case features.
Koco, Linda

National Underwriter: Life & Health/Financial Services, Feb 5 1990, p29

ABSTRACT: The newest universal **life policy** at Manufacturers **Life Insurance** Company is UL7, a product designed for the family market, but loaded with the following...

...for smokers during the first two policy years; 10 percent penalty-free withdrawals allowed from **cash value** every year; and net policy **loan** interest rates of 0.5 percent for the first 25 percent of the amount borrowed...

32/3,K/50

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00097051

Everything you ever wanted to know about MECs.
Ivers, James F., III
Bests Review: Life/Health, Oct 1989, p62

...ABSTRACT: the Technical and Miscellaneous Revenue Act of 1988 imposes on single-premium and limited-pay **life insurance policies**. Describes the legal guidelines of contracts considered modified endowment contracts (MECs). **Income** tax treatment, penalty for early withdrawal, basic adjustments for **loans** and pledges, reductions in policy benefits, policy exchanges and material change rules, conversion of term policies, and **death benefits** are among the topics examined. (Author/LJS)

32/3,K/51

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00095324

Small insurers face loan woes.
Reinbach, Andrew
Pensions & Investment Age, May 1 1989, p4

ABSTRACT: Problem mortgages threaten the credit ratings of Phoenix Mutual **Life Insurance** Company and Northwestern National **Life Insurance** Company and have led them and three others; General American **Life Insurance** Company, Security Benefit **Life Insurance** Company, and Transamerica **Life Insurance** and **Annuity** Company to virtually abandon making **loans**. Brief descriptions of the companies, their bond ratings and their problem with mortgage foreclosures are...

32/3,K/52

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00094750

N.Y. bank sells annuities, term life via kiosk.
Koco, Linda
National Underwriter: Life & Health/Financial Services, Oct 16 1989, p24

...ABSTRACT: Company has introduced an interactive system called Personal Financial Assistant which allows bank customers to **purchase annuities** and **term life insurance** through an automated, kiosk-like unit located in the bank lobby. The unit can rate and sell policies from various insurers, print out policy applications, and issue **annuity** contracts. It also has the capacity to handle bank **loans** and sell various bank products. (CKP)

32/3,K/53

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00089329

Jackson National Life has last survivor SPWL policy.

Koco, Linda

National Underwriter: Life & Health/Financial Services, Jul 10 1989, p19

ABSTRACT: Jackson National **Life** 's SPWL II--a last survivor single premium **whole life policy** --allows policyowners to withdraw accumulated interest, free of **income** tax, through zero net-interest **loans** after policy year one. (Author/OPA)

32/3,K/54

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00087765

Deferred group annuities and deposit administration operations in 1988.
Employee Benefit Plan Review, May 1989, p52

ABSTRACT: Chart lists number of master contracts, employees **covered** , **premium income** , retirement benefits paid, and total on deposit or reserve, by company arranged alphabetically. (PGG)

32/3,K/55

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00087394

Deciphering the Section 1035 riddle.

Kardon, Bruce P.

Bests Review: Life/Health, May 1989, p68

ABSTRACT: Section 1035 of the Internal Revenue Code permits exchanges of certain types of **life insurance** products on a nontaxable basis. Four specific related issues of compliance are: tax liability with an extinguished **loan** ; exchanging a term policy for a **cash - value** policy; exchanges of existing policies; and minimum initial premium and the exchange. (Author/OPA)

32/3,K/56

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00086610

Ill. reviewing deal to boost surplus position.

Ness, Immanuel

National Underwriter: Life & Health/Financial Services, Feb 6 1989, p1

...ABSTRACT: Department is considering a transaction that could allow an insurer to bundle future streams of **life premium income** and sell the collateralized proceeds to a bank. The National Association of Insurance Commissioners has also formed a committee to investigate the practice of collateralizing or securitizing future streams of **income** . The key controversy revolves around the question of whether the collateralized sale constitutes a **loan** or can it be treated as immediate surplus. A second issue that insurance departments are...

32/3,K/57

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00082525

A new sizzle for split dollar.

Givner, Bruce; Port, Mitchell A.
Insurance Sales, Sep 1988, p30

ABSTRACT: Explains leveraged business **life insurance**. This technique is used when a business provides key employees with both **life insurance** and immediate **cash value** ownership, makes **loans** available to itself for short-term capital needs and also takes interest expense deductions. The...

32/3,K/58

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00080771

Law & life insurance.

Christensen, Burke A.
Trusts & Estates, Nov 1988, p56

ABSTRACT: Discusses the deductibility of interest paid or accrued on **loans** incurred to **purchase** or continue a **life insurance policy**.
(Author/MES)

32/3,K/59

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00078644

Tax reform squeezes the life out of many policies.

Bliwas, James C.
Life Insurance Selling, Oct 1988, p24

ABSTRACT: Many policyholders who were not careful about how they handled existing **life insurance** in the post-tax reform environment found themselves saddled with either mounting, nondeductible interest payments or--worse--paying **income** tax on "phantom" **income** created when they abandoned minimum deposit or other policies with large **loans**.
(Author/OPA)

32/3,K/60

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00076698

The solution to exchange problems may lie in your client's home.

Campbell, Steven A.
Life Insurance Selling, Aug 1988, p98

...ABSTRACT: to his basis in his home and still deduct the interest on the home-equity **loan**, he may want to consider borrowing \$20,000 on his home to **pay back** the policy **loan**, and immediately exchange the policy for a new **whole life** contract with a paid-up addition rider. (Author/OPA)

32/3,K/61

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00074441

Variable universal life: is it insurance or investment?

Sigler, Gary R.

Life Insurance Selling, May 1988, p178

ABSTRACT: There still is much uncertainty within the **life insurance** business and among consumers about Variable Universal **Life** (VUL). Known generically as flexible premium Variable **Life**, this new hybrid combines the interest-sensitivity and flexibility of Universal **Life** with the investment opportunities of Variable **Life**. It provides both security and protection, offering payment of guaranteed minimum **death benefits**, **cash value** accumulations, surrender rights, and policy **loan** provisions. (Author/OPA)

32/3,K/62

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00074357

Industry groups unite on proposal for taxing SPL.

Bests Review: Life/Health, Jun 1988, p5

ABSTRACT: The American Council of **Life Insurance**, the National Association of **Life** Underwriters and the Association for Advanced **Life** Underwriting agreed on a proposal they will present jointly to Congress on the issue of taxing single-premium **life insurance policies**. The proposal would change the tax code to identify certain single-premium products which are...

...uses. Special rules would apply to these products on a prospective basis. Under these rules, **loans** would be treated as distributions that would be taxed on an **income** -first basis for a period of ten years after the contracts were issued. Other distributions...

32/3,K/63

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00071925

Federal Kemper Life designs new annuity for S&L marketplace.

National Underwriter: Life & Health/Financial Services, May 30 1988, p13

ABSTRACT: Federal Kemper **Life** has designed an **annuity** to be sold exclusively through lending institutions, primarily savings and **loan** associations, called Exclusive Care One. (Author/PAT)

32/3,K/64

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00070278

Some approaches to long term care.

Bests Review: Life/Health, Apr 1988, p60

...ABSTRACT: solutions to long-term care insurance include: provide tax breaks, provide state subsidies, allow low- **income** elderly to go on Medicaid, promote reverse mortgage **loans**, allow Individual Medical Accounts (IMAs), offer state employees long-term care insurance policy options, create Social Health Maintenance Organizations (SHMOs), structure

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the long-term care policy as a disability **income** policy, and allowing the conversion of **life insurance** into long-term coverage. (Author/OA)

32/3,K/65

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00068718

Mass. thrift soon to offer life products.

McGhee, Neil

National Underwriter: Property & Casualty/Employee Benefits, Jan 11 1988, p6

ABSTRACT: ComFed Savings Bank--a \$1.4 billion, federally-chartered savings and **loan** association with 21 branch offices in the Greater Lowell area--will soon be home to four insurance agents selling **annuities** and single payment **life** products. Other **life** products, mutual funds and securities are under active consideration for the near future. (Author/OA)

32/3,K/66

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00068147

London may compete to maintain volume.

Shapiro, Stacy; Aldred, Carolyn

Business Insurance, Jan 4 1988, p37

...ABSTRACT: with a weak United States dollar may force London underwriters to slash rates and eliminate **coverage** restrictions to maintain **premium income** . (Author/CM)

32/3,K/67

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00062346

GAO: single premium life should not be tax-favored.

Brostoff, Steven

National Underwriter: Life & Health/Financial Services, Nov 9 1987, p1

...ABSTRACT: General Accounting Office, which suggests two ways to alter the tax status of single premium **life insurance** to eliminate its tax-favored character. First, **loans** from single premium policies could be treated as distributions from **annuity** contracts; and secondly, the definition of **life insurance** could be changed so that single premium policies no longer qualify for favorable tax treatment if policy **loans** reduce the **death benefit** below a certain level. (CKP)

32/3,K/68

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00059380

Jackson National Life offers 'rescue rider' to avoid tax bite.

National Underwriter: Life & Health/Financial Services, Aug 31 1987, p9

ABSTRACT: Discusses Jackson National **Life Insurance** Company's "Rescue

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Rider" which allows a policyholder to transfer a **loan** from an existing policy via 1035 tax free exchange to a Jackson National **Life Ultimate (interest sensitive life) policy** . The policyholder would be able to continue the **loan** at a guaranteed net interest rate of two percent. Any **cash value** in the rider would earn an 8.2 percent current interest rate. (Author/CP)

32/3,K/69

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00056764

Traps to avoid to deduct interest in life insurance related loans.

Auster, Rolf
Chartered Life Underwriter Journal, May 1987, p80

...ABSTRACT: of barriers in the way of a taxpayer who wishes to deduct interest on a **loan** secured by, or to **purchase a life insurance policy** . The many pitfalls confronting the policy owner, the transferee, and the beneficiary are examined. (Author...

32/3,K/70

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00056683

Deferred group annuities and deposit administration operations in 1986.
Employee Benefit Plan Review, Jun 1987, p76

...ABSTRACT: of life insurers indicates their annuity and deposit administration operations by their master contracts, employees **covered , premium income** , retirement benefits and total on deposit or reserve.
(OA)

32/3,K/71

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00053166

Variable life is really life insurance.

Teas, Daniel H., II
Life Association News, Mar 1987, p50

ABSTRACT: Proves variable **life insurance** is real **life insurance** by listing six common tax characteristics, it meets IRS Section 7702 guidelines, death proceeds are **income** tax free, the inside buildup is tax deferred, there is a tax penalty on surrenders, the new tax law eliminates the tax difference in capital gains and ordinary **income** , and, tax free policy **loans** are available. (Appears as Probe, v.34 no.3).
(Author/JH)

32/3,K/72

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00053129

Universal life: a continuing success story.
Insurance Sales, Mar 1987, p13

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ABSTRACT: Discusses the tax advantages of universal **life insurance** : interest earnings on the **cash value** are not currently taxed; the **death benefit** should not be taxable to the beneficiary; and the **cash value** can be **borrowed** without tax liability. (Author/GH)

32/3,K/73

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00045036

Business value life funds buy-sell plans.

Thater, William C.

Life Insurance Selling, Jul 1986, p122

ABSTRACT: Buy-sell agreements may be funded by accumulated **cash** , **borrowings** , liquidated assets, installment **purchase** or **life insurance** . The **life insurance** alternative is the superior method. However, care should be taken to be sure the policy...

32/3,K/74

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00044440

The tax "time bomb."

Dunn, Pat

Probe, Sep 15 1986, p3

ABSTRACT: Discusses the danger of selling single premium **life insurance** solely on the basis of investment. Some sales literature shows how, through the use of policy **loans** , to receive "tax free **income** ." What consumers are not being told is the heavy tax liability that occurs at policy terminations. This poor sales approach will impact unfairly on all **life** insurers. (Author/JH)

32/3,K/75

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00035113

High rates a necessary evil.

Business Insurance, Sep 23 1985, p8

...ABSTRACT: asbestos liability, hefty premium increases and widespread cancellations are justified. Long-latent losses must be **covered** by **premium income** collected today. (SK)

32/3,K/76

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00030481

Deferred group annuities and deposit administration operations in 1984.

Employee Benefit Plan Review, May 1985, p50

ABSTRACT: Lists master contracts, employees **covered** , **premium income** , retirement benefits paid, and total on deposit or reserve for 28

companies. (MES)

32/3,K/77

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00027733

U.K. insurers hit with 1984 \$110 million trading loss.

Jennings, John P.

National Underwriter: Property/Casualty, Jul 12 1985, p2

...ABSTRACT: Insurers (formerly known as the British Insurance Association) has recorded an overall trading loss (claim **payments** and expenses exceeding **premiums** and investment **income**) on general business for the British insurance market. (Author)

32/3,K/78

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00025682

The effect of leverage on the decision to replace cash value life insurance.

Kamath, Ravindra R.

Chartered Life Underwriter Journal, Jan 1985, p66

ABSTRACT: Balances the value of a whole life policy if federal taxes and the consistent **borrowing** against the **cash value** are figured in against the advantages of replacing with the new interest-sensitive policies. (OA)

32/3,K/79

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00025244

Only survivor of tax reforms: term insurance?

Gilman, Richard

National Underwriter: Life/Health, Feb 23 1985, p3

ABSTRACT: Discusses the concern of the Association for Advanced **Life** Underwriting that if these three major tax reform proposals get passed: a tax on the **cash - value** buildup; elimination of the deduction for interest on policy **loans**; and a tax on employee fringe benefits--the **life insurance** industry as it stands today will no longer exist. (Author/CP)

32/3,K/80

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00018984

Universal life plan from American Merchants.

National Underwriter: Life/Health, Aug 18 1984, p6

ABSTRACT: American Merchants **Life Insurance** Company, a subsidiary of American Hardware Mutual, introduces a universal **life insurance** plan which offers flexibility in changing **payment** structure, **borrowing** the

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cash value , and increasing or decreasing face value. (Author/JH)

32/3,K/81

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00017146

Met joins Fannie Mae in housing rehab effort.
National Underwriter: Life/Health, Oct 20 1984, p33

ABSTRACT: The Metropolitan **Life** Foundation has provided money to trigger Fannie Mae to buy lower **income** apartment **loans** to help restore run-down neighborhoods. (OA)

32/3,K/82

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00015809

Policy loans recognized in new dividend formula.
Lenrow, Gerald I.; Cuddy, Michael J.
Bests Review: Life/Health, Oct 1984, p134

ABSTRACT: According to the decision in Letter Ruling 8431022, a **life** insurer's voluntary increase in **death benefits** , including a direct recognition of policy **loans** in the dividend formula, resulted in increased premiums and deductible policyholder dividends, as well as increased investment **income** . (Author)

32/3,K/83

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00015260

Funding the purchase of life insurance with corporate interest-free loans .

Underwood, J. Gary
Chartered Life Underwriter Journal, Mar 1984, p58

Funding the purchase of life insurance with corporate interest-free loans .

32/3,K/84

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00011038

National Life of Vermont.
Bests Review: Life/Health, Jan 1984, p46

ABSTRACT: Policyholders **purchasing** pension and traditional **life insurance policies** now have the option of selecting either a new **loan** provision called 'Variable Policy **Loan** Interest Rate with Direct Recognition' or a fixed **loan** rate of 8 percent, without direct recognition. (Author)

?

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?t32/5/83

32/5/83

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00015260

**Funding the purchase of life insurance with corporate interest-free
loans .**

Underwood, J. Gary
Chartered Life Underwriter Journal, Mar 1984, p58
DOC TYPE: Journal Article
JOURNAL CODE: CLUJ
DESCRIPTORS: Life Insurance; Taxation
?

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?show files;ds
 File 625:American Banker Publications 1981-2002/Dec 13
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Set	Items	Description
S1	110993	(BORROW? OR LEND?) (3N) (MONEY OR CASH) OR LOAN? ?
S2	1028	(PURCHASE OR PURCHASING OR BUY OR BUYING OR OBTAIN? OR PURCHASES OR BUYS) (4N) (LIFE(2W) (INSURANCE? OR POLICY OR POLICIES) OR (TERM OR WHOLE) () LIFE OR LIFE)
S3	63192	ANNUITY? OR ANNUITIES OR PAY? () (OUT OR BACK) OR CASH() VALUE OR INCOME
S4	7128	(PAY? OR COVER? OR "USED() FOR" OR "APPLIED() TO") (3W) (PREMIUM? ? OR MONTHLY() (PAYMENT OR FEE? ?) OR S1)
S5	2395	(PERIOD? OR MONTHLY OR QUARTERLY) (3N) (DISTRIBUTION? OR PAYMENT? OR WITHDRAWAL? OR PAYMENT?) OR PERIOD() CERTAIN() ANNUITY
S6	2	S2(S) S3(S) (S4 OR S5)
S7	0	S1(S) S2(S) S3(S) (S4 OR S5)
S8	6	S1(S) S2(S) S3
S9	47	S1(S) S2
S10	47143	LIFE(2W) (INSURANCE OR POLICY OR POLICIES) OR (TERM OR WHOLE) () LIFE OR LIFE OR DEATH() BENEFIT? ?
S11	2596	S1(S) S10
S12	259	S3(S) S11
S13	13	S12(S) S4
S14	7	S12(S) S5
S15	7	S14 NOT (S6 OR S9)
S16	15	S1(S) S10(S) S3(S) (S4 OR S5)
S17	21	S1(S) S10(S) (S3 OR S5) (S) S4
S18	309	S3(5N) S4
S19	0	S1(5N) S2(S) S18(5N) S1
S20	0	S1(5N) S2(S) S18
S21	0	RD S7 (unique items)
S22	71	S6 OR S8 OR S9 OR S13:S17
S23	71	RD (unique items)
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?t25/3,k/all

25/3,K/1 (Item 1 from file: 625)
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0251929
 * Royal of Canada Takes Big Step in U.S. March: With Dain, joins brokerage buying spree
 American Banker - September 29, 2000; Pg. 1; Vol. 165, No. 188
 DOCUMENT TYPE: Journal LANGUAGE: English RECORD TYPE: Fulltext
 WORD COUNT: 687

BYLINE:
 BY SCOTT SILVESTRI

TEXT:
 ...In March it bought Chicago-based Prism Financial Corp., which sells mortgages, brokerage services and loans , for \$115 million. In June it announced that it would buy Liberty Life Insurance Co. and Liberty Insurance Services Corp. in Greenville, S.C., for \$650 million in cash...

25/3,K/2 (Item 2 from file: 625)
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0244139

*** Cross-Sell Technology's Ready. Are Consumers?**

American Banker - December 7, 1999; Pg. 1; Vol. 164, No. 233
DOCUMENT TYPE: Journal LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 1,351

BYLINE:

By STEVEN MARJANOVIC

TEXT:

... are going to be different than the existing skills in most organizations."

Though insurance, investments, **loans**, and checking accounts are all financial products, they are not all related from the customer's point of view, Mr. Friedman said. For example, taking out an auto **loan** does not prompt a person to consider whether to **buy life insurance** or a mutual fund.

Instead of focusing on cross-selling, Mr. Friedman suggested, banks should...

25/3,K/3 (Item 3 from file: 625)
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0238819

Fundamental Concept of a Reverse Mortgage

The Guarantor - June 21, 1999; Pg. 6; Vol. 14, No. 25
DOCUMENT TYPE: Newsletter LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 1,261

BYLINE:

Joseph Hu

TEXT:

... in the reverse order of a regular mortgage. For a regular mortgage, the lender makes the **loan** to a borrower at an interest rate and a maturity term and expects the borrower to repay the **loan** through **monthly mortgage payments**. By contrast, for a reverse mortgage, the lender makes a **loan** to an elderly home owner at an interest rate but does not expect the **loan** to be repaid until the borrower has either died, moved out of the house permanently (mostly...

... or sold the house. During the period when the mortgage is outstanding, the borrower has no **monthly - payment obligation**. In fact, depending on the design of the reverse mortgage, during the mortgage's outstanding period ...

... have accumulated enough wealth to enjoy their retirement without resorting to any mortgage finance for supplemental **income**, many would need some type of retirement financing. As lenders and borrowers become more comfortable with...

... to generate a strong demand for reverse mortgages in the forthcoming decade. Depending on how the **lender** disburses the **cash** to the **borrower**, a reverse mortgage can be of five different types: tenure, term, line-of-credit, a modified tenure... out of the house that secures the

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mortgage, or sells the house. The amount of the **monthly payment** is determined by three factors: the current market value of the house, the expected annual appreciation of the house, and the **life expectancy** of the borrower. The calculation of the **monthly payment** works just like a regular mortgage, except that the payment is made in a reversed direction--from the lender to the borrower. The outstanding **loan** amount accrues at a fixed or adjustable interest rate throughout the tenure of the mortgage. An...

... of the house (excluding all legal and sales expenses). This is necessary because if the accrued **loan** amount turns out to be in excess of the net market value of the house, the lender can only recoup the **loan** up to the net market value. In this instance, the lender will earn a return on...

... than the contractual mortgage rate. Conversely, if the net market value is greater than the accrued **loan** amount, the lender can fully recoup the **loan** at the accrued amount. The excess of the net market value over the accrued **loan** amount belongs to the borrower or the borrower's estate. From the design of a tenure...

... should be clear that given the mortgage rate and the market value of the house, the **monthly payment** will be larger for an older borrower. This is because an older borrower is expected actuarially to...

25/3,K/4 (Item 4 from file: 625)
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0230041

CRA for Insurers an Emerging Trend?

Insurance Accountant - January 4, 1999; Pg. 1; Vol. 8, No. 1
DOCUMENT TYPE: Newsletter LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 1,003

TEXT:

...Co. and New England Financial Co.

The companies will provide low-cost mortgages to low **income** families, and then package them for sale to investors as MBS. Called a "soft second..."

...market for second mortgages which backers say will help finance up to 97% of the **purchase** price of the dwelling. **Life** insurers will set up their own board to administer the **loans** while mortgage giants Fannie Mae and Freddie Mac will supervise the actual deals.

But the...

25/3,K/5 (Item 5 from file: 625)
DIALOG(R) File 625: American Banker Publications
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0227801

Corrections:

American Banker - November 16, 1998; Pg. 38; Vol. 163, No. 219
DOCUMENT TYPE: Journal LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 83

TEXT:

...on a page 30 news brief Nov. 10 misidentified the agency that granted Jackson National **Life Insurance** Co. permission to **buy**

Search Report from Ginger D. Roberts

First
Federal Savings and Loan Association of San Bernardino. The article
itself
had it right: the Office of Thrift Supervision...

25/3,K/6 (Item 6 from file: 625)
DIALOG(R)File 625:American Banker Publications
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0224483

* MGIC Unit Set to Auction \$988M Servicing Portfolio
American Banker - September 17, 1998; Pg. 11; Vol. 163, No. 178
DOCUMENT TYPE: Journal LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 402

BYLINE:
By MARC HOCHSTEIN

TEXT:
...the portfolio is less
likely to prepay than one comprising mostly refinanced loans.
"A refi loan has a much shorter life than a purchase loan," Mr.
Zimmerman said. "Once the borrower has determined how easy it is, he or she
...

25/3,K/7 (Item 7 from file: 625)
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0198762

Money-Back Loans Set For U.S. Debut
Mortgage Marketplace - May 5, 1997; Pg. 1; Vol. 10, No. 18
DOCUMENT TYPE: Newsletter LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 546

TEXT:
...vice president at IMC. "But it's unique to the States."
The Money-Back Home Loan is an interest-only loan, tied to a
universal life insurance policy, that accumulates enough value on a
tax-deferred basis during its 30-year term to pay off the loan balance
and provide the borrower with a substantial excess cash payment.
The loan's principal balance does not amortize with each payment.
It remains the same throughout the term of the loan despite monthly
payments that are roughly equal to a traditional home mortgage.
Instead of reducing the principal, money from monthly payments is
used to fund a life insurance policy that builds cash from each
payment. At the end of the loan's term, there is enough money
accumulated to pay off the loan, plus provide cash or an income
stream
to the consumer. According to IMC officials, that cash payment can be
large enough...

25/3,K/8 (Item 8 from file: 625)
DIALOG(R)File 625:American Banker Publications
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0198639

Money-Back Loans Set For U.S. Debut, opening new market for banks
CFO Alert - May 5, 1997; Pg. 1; Vol. 10, No. 18

Search Report from Ginger D. Roberts

DOCUMENT TYPE: Newsletter LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 552

TEXT:

...are roughly equal to a traditional home mortgage.

Rather than reducing the principal, money from **monthly payments** is instead used to fund a special **life insurance policy** that builds cash from each payment. At the end of the **loan**'s term, there is enough money accumulated to **pay** off the **loan**, plus provide cash or an **income** stream to the consumer. IMC officials said that cash payment can be large enough to provide a down payment on another home. Additionally, the program can be used to **pay** off the **loan** early. A 30-year **loan** can normally be paid off in about 20 years, according to IMC.

The tax-deductible...

25/3,K/9 (Item 9 from file: 625)

DIALOG(R)File 625:American Banker Publications
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0195753

Short Takes: Consumer Groups Seek Lower Credit Life Rates

American Banker - March 10, 1997; Pg. 8\ ; Vol. 162, No. 46

DOCUMENT TYPE: Journal LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 161

TEXT:

...from the Consumer Federation of America and the U.S. Public Interest Research Group, credit **life insurance** products **pay out** 42%

of the premiums collected. The industry standard calls for at least 60% of premiums to be paid in claims. Credit **life**, a product commonly sold by banks and credit unions, **pays** off a **loan** if the borrower dies.

Credit life payouts increased after the groups' first two studies in...

25/3,K/10 (Item 10 from file: 625)

DIALOG(R)File 625:American Banker Publications
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0194219

Credit Life Insurance Study Says CUs are Best Deal

NCUA Watch - February 3, 1997; Pg. 1; Vol. 10, No. 5

DOCUMENT TYPE: Newsletter LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 408

TEXT:

...large majority of consumers in those states with loss ratios below 60% should not consider **purchasing** credit **life insurance** except from a credit union, CFA said. In these states, CFA said the only consumers...

...and ill without other life insurance protection or adequate financial assets to pay off the **loan** in the event of death.

25/3,K/11 (Item 11 from file: 625)

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Search Report from Ginger D. Roberts

0192812

Consumers Welcoming New Products

CFO Alert - January 6, 1997; Pg. 1; Vol. 10, No. 1

DOCUMENT TYPE: Newsletter LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 216

TEXT:

...by Equifax.

The annual survey found that 16% of American households are willing to consider **purchasing life insurance** from a bank or savings and **loan**, although 19% said they would be willing to consider the same purchase from a full...

25/3,K/12 (Item 12 from file: 625)

DIALOG(R)File 625:American Banker Publications

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0177593

NCUA Permits a Version Of Collateral Insurance

Credit Union Accountant - July 10, 1995; Pg. 1; Vol. 5, No. 27

DOCUMENT TYPE: Newsletter LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 522

TEXT:

...FCUs provide

insurance coverage for their members or absorb a loss from a member's **loan**

(FCUs can **purchase life savings and loan** protection insurance for their

members, however.)

Sisk, in an interview with Credit Union Accountant, said...

25/3,K/13 (Item 13 from file: 625)

DIALOG(R)File 625:American Banker Publications

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0177465

Senate Offers Changes for Respa, HMDA, TILA

Credit Union Accountant - April 3, 1995; Pg. 4; Vol. 5, No. 13

DOCUMENT TYPE: Newsletter LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 735

TEXT:

...rates or a statement that the monthly payment may substantially increase or

decrease over the **life** of the **loan** ;

CRA

Exempts banks with assets of less than \$250 million from CRA requirements; and

Provides...

25/3,K/14 (Item 14 from file: 625)

DIALOG(R)File 625:American Banker Publications

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0177025

Reg Relief: Big Changes for Respa, HMDA

Mortgage Marketplace - April 3, 1995; Pg. 1; Vol. 5, No. 13

Search Report from Ginger D. Roberts

DOCUMENT TYPE: Newsletter LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 816

TEXT:

...rates or a statement that the monthly payment may substantially increase
or

decrease over the **life** of the **loan** ;

CRA

Exempts banks with assets of less than \$250 million;

Provides a "safe harbor provision..."

25/3,K/15 (Item 15 from file: 625)

DIALOG(R)File 625:American Banker Publications

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0176912

Sea Change Coming In Mortgage Operations

NCUA Watch - October 30, 1995; Pg. 8; Vol. 5, No. 41

DOCUMENT TYPE: Newsletter LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 264

TEXT:

...such factors as how

long a person plans to stay in the home they're **buying** . Collecting such
information on **life** of **loans** usually is a management responsibility
now,

but one day it could extend down to the...

25/3,K/16 (Item 16 from file: 625)

DIALOG(R)File 625:American Banker Publications

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0176679

NCUA Permits a Version Of Collateral Insurance

NCUA Watch - July 3, 1995; Pg. 3; Vol. 5, No. 12

DOCUMENT TYPE: Newsletter LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 523

BYLINE:

Craig L. Webb

TEXT:

...FCUs provide

insurance coverage for their members or absorb a loss from a member's **loan**

(FCUs can **purchase** **life** savings and **loan** protection insurance for
their

members, however.)

Sisk, in an interview with NCUA Watch, said his...

25/3,K/17 (Item 17 from file: 625)

DIALOG(R)File 625:American Banker Publications

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0176532

Senate Offers Changes for Respa, HMDA, TILA

NCUA Watch - April 3, 1995; Pg. 4; Vol. 5, No. 13

DOCUMENT TYPE: Newsletter LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 730

Search Report from Ginger D. Roberts

TEXT:

...rates or a statement that the monthly payment may substantially increase or decrease over the **life** of the **loan** ;

CRA

Exempts banks with assets of less than \$250 million from CRA requirements; and Provides...

25/3,K/18 (Item 18 from file: 625)

DIALOG(R)File 625:American Banker Publications

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0173087

Circular Funding Draws SEC Enforcement

Insurance Accountant - October 16, 1995; Pg. 1; Vol. 5, No. 39

DOCUMENT TYPE: Newsletter LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 763

TEXT:

...whereby Life America, in violation of the terms of the acquisition agreement, caused IMC to **loan** to Life America \$1.1 million to effect the closing," the SEC said. "Subsequently, Fillmore...

...then known as the C.J.

Brown Corp.--was supposed to acquire IMC through cash **purchases** of stock.

First **Life** America was to pay \$1.5 million for 1.5 million new shares of IMC...

...then appointed a new board of directors.

This new board of directors then agreed to **loan** \$1.1 million of the cash it had just received back to C.J. Brown...

...s parent.

The circle was complete when C.J. Brown passed this money down to **Life** America to **buy** out the senior IMC executives.

"As a result of this procedure, IMC received a \$1...

25/3,K/19 (Item 19 from file: 625)

DIALOG(R)File 625:American Banker Publications

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0172437

Circular Funding Draws SEC Enforcement

Insurance Regulator - October 16, 1995; Pg. 3; Vol. 5, No. 39

DOCUMENT TYPE: Newsletter LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 739

TEXT:

...whereby Life America, in violation of the terms of the acquisition agreement, caused IMC to **loan** to Life America \$1.1 million to effect the closing," the SEC said. "Subsequently, Fillmore...

...then known as the C.J.

Brown Corp.--was supposed to acquired IMC through cash **purchases** of stock.

First **Life** America was to pay \$1.5 million for 1.5 million new shares of IMC...

Search Report from Ginger D. Roberts

...then appointed a new board of directors.

This new board of directors then agreed to **loan** \$1.1 million of the cash it had just received back to C.J. Brown...

...s parent.

The circle was complete when C.J. Brown passed this money down to **Life** America to **buy** out the senior IMC executives.

"As a result of this procedure, IMC received a \$1...

25/3,K/20 (Item 20 from file: 625)

DIALOG(R)File 625:American Banker Publications

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0172170

Kemper, SEC Sign Consent Agreements

Insurance Regulator - June 19, 1995; Pg. 3; Vol. 5, No. 24

DOCUMENT TYPE: Newsletter LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 615

TEXT:

...5 billion real estate portfolio.

The first case involved Kemper Financial Services Inc., Kemper Investors **Life Insurance** Co. and Kemper Financial Services Profit Sharing Plan (PSP).

"In connection with three high-yield...

...case, William R. Buecking, was executive vice president and head of the company's fixed- **income** investments unit at Kemper Financial Services.

Buecking was also cited in the diversion case. As head of fixed- **income** investments, he was the immediate supervisor of the portfolio manager who bought the high-yield...

...California

developer over an extended period of time;

That it failed to disclose that its **loans** to affiliates did not require **periodic payments** of principal and interest and were regularly rolled over;

That "a material amount of interest **income** recognized during 1990

was accrued and that cash payment was not due until **loan** maturity";

That it failed to adequately discuss the **loan** -to-value ratios of Kemper **loans** to these affiliates;

That it made an internal decision to reduce the number of real estate **loans** ; and

That it knew of "certain negative trend information" regarding real estate investments.

Copies of...

25/3,K/21 (Item 21 from file: 625)

DIALOG(R)File 625:American Banker Publications

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0171952

Northeast Zone: Pa. Insurer Agrees To Rehabilitation

Insurance Regulator - February 20, 1995; Pg. 4; Vol. 5, No. 7

DOCUMENT TYPE: Newsletter LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 252

Search Report from Ginger D. Roberts

TEXT:

...000 in Pennsylvania.

The rehabilitation order prohibits the payment of policy surrenders, withdrawals and policy loans in order to protect the company's liquid assets. It provides for the payment of monthly annuity payments as well as health, accident and death benefit claims.

"We are assessing the situation at this stage, then we consider options," the spokesperson...

25/3,K/22 (Item 22 from file: 625)

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0165153

Comment: Executives Must Be Generals in the Battle for Markets
American Banker - December 28, 1995; Pg. 5\ ; Vol. 160, No. 249
WORD COUNT: 1,070

BYLINE:

By ROBERT E. HALL and ANAT BIRD

TEXT:

...target groups.

Their questions need to probe how front-line people are aligned with customers' buying motives, channel preferences, life-cycle events, or competitors' offerings. Simply asking about loans, deposits, and fees will reinforce past behaviors and discourage the newly market-competent front line...

25/3,K/23 (Item 23 from file: 625)

DIALOG(R)File 625:American Banker Publications
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0164129

*** OCC Urged to Raise 5% Limit On Bonuses for Credit Life Sales**
American Banker - November 21, 1995; Pg. 2; Vol. 160, No. 225
WORD COUNT: 452

BYLINE:

By OLAF de SENERPONT DOMIS

TEXT:

...recommended other changes to the rules, which were first implemented in 1977 to prevent unscrupulous loan officers from boosting their pay by coercing borrowers into buying credit life policies. Richard L. Mount, president of the Independent Bankers Association of America, recommended making the rules...

25/3,K/24 (Item 24 from file: 625)

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0162431

*** Ex-Fed Vice Chairman Helps Develop Loan With Insurance Twist**

Search Report from Ginger D. Roberts

American Banker - September 28, 1995; Pg. 8; Vol. 160, No. 187
WORD COUNT: 652

BYLINE:
By EDWARD KULKOSKY

TEXT:
...making a 20% down
payment when buying a house, the homebuyer uses the money to **buy a cash**
- **value life insurance policy** and gets a 100% **loan** .
The downside is that the homebuyer will have to make larger monthly
payments. But on...

25/3,K/25 (Item 25 from file: 625)
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0148804
Credit Life Insurance Premiums Too High, Consumer Groups Say
American Banker - July 26, 1994; Pg. 2; Vol. 159, No. 142
WORD COUNT: 301

BYLINE:
By OLAF de SENERPONT DOMIS

TEXT:
...Depends on Resources
Borrowers with financial resources or life insurance coverage adequate
to pay off **loans** in case of death should avoid **purchasing credit life**
insurance altogether, Mr. Hunt said.
"Consumer credit may not meet the needs of every consumer," said...

25/3,K/26 (Item 26 from file: 625)
DIALOG(R)File 625:American Banker Publications
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0147787
Comment: Tax-Advantaged Life Insurance Plans Offer Smart Way to Fund
Benefits
American Banker - June 24, 1994; Pg. 21; Vol. 159, No. 121
WORD COUNT: 1,134

BYLINE:
By W. Tom Wamberg and Arthur D. Gilbert

TEXT:
...way for their employer
to finance their benefit programs.
In a BOLI program, a bank **purchases life insurance policies** on
the
lives of its employees. The bank **pays the premiums** , owns the **cash**
value ,
and is designated beneficiary.
BOLI can be structured in a number of ways, but an...

25/3,K/27 (Item 27 from file: 625)
DIALOG(R)File 625:American Banker Publications
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0146138

*** Q & A: Plastic Tactics for Mortgages: A Marketer's View of the Future**
American Banker - May 11, 1994; Pg. 10; Vol. 159, No. 90
WORD COUNT: 542

BYLINE:

By JONATHAN S. HORNBLASS

TEXT:

...you add value in the form of a rebate. You can add value to mortgage **loans** by enabling the borrower to earn points towards **obtaining** free banking for **life**. Sometimes you need to link with another type of financial institution's services to do...

...t have

otherwise while providing a service that's valuable to the cardholder.

Or, a **life insurance** company and a mortgage lender can create a new product. You replace the down **payment** on a mortgage **loan** with an **annuity**.

The lender lends at 100% of the purchase price. The insurance company sells an **annuity** in the amount of, say, 20% of the purchase price, which is the normal down...

25/3,K/28 (Item 28 from file: 625)

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0142048

*** Insurers Ask Comptroller to Take Hard Line on Consumer Protection**
American Banker - January 6, 1994; Pg. 3; Vol. 159, No. 4
WORD COUNT: 462

BYLINE:

By ROBERT M. GARSSON

TEXT:

...considers interstate branching.

Several elements in the agent proposal attempt to prevent banks from tying **loan** approvals to the purchase of insurance. Agent groups have long charged - and bankers have vehemently denied - that **loan** customers feel pressure to **buy** credit **life insurance** from banks.

One provision in the agent proposal would bar banks from offering insurance products...

25/3,K/29 (Item 29 from file: 625)

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0135256

Fee-Free Lending Splits California Industry
American Banker - June 4, 1993; Pg. 9; Vol. 158, No. 106
WORD COUNT: 527

BYLINE:

By CHRISTOPHER NOBLE

TEXT:

...popular because each time interest rates drop

Search Report from Ginger D. Roberts

even a tiny amount, borrowers can lower their **monthly payments** without laying out **cash**.

A Losing Proposition

Lenders lose **money** in the process because they count on **income** over the **life** of the **loan** - rather than closing charges - to recoup their costs of origination. But brokers make money, sometimes several thousand dollars, each time the **loan** closes.

Lenders say the phenomenon also hurts them by churning their portfolios of mortgages and...

25/3,K/30 (Item 30 from file: 625)

DIALOG(R)File 625:American Banker Publications

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0114096

DEALS: Acquisitions of Middle-Market Insurers Continue Strong

American Banker - October 31, 1990; Pg. 22; Vol. 155, No. 213

WORD COUNT: 518

BYLINE:

By WILLIAM GOODWIN

TEXT:

...loan for its third such deal this year.

The Chicago bank underwrote a \$119 million **loan** for Conseco Capital Partners, which agreed in July to **buy** Jefferson National **Life Insurance**

Co. from Lomas Financial Corp. for \$165 million in cash and securities. Lomas in Chapter...

25/3,K/31 (Item 31 from file: 625)

DIALOG(R)File 625:American Banker Publications

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0099341

Banks Must Assess the Risks and Rewards in Home Equity Lending

American Banker - June 21, 1989; Pg. 15; Vol. 154, No. 120

WORD COUNT: 1,754

BYLINE:

RANDALL JOHNSTON POZDENA, Assistant Vice President Federal Reserve Bank of San Francisco

TEXT:

...lines.

The 1982 law limited the right of rescission to the initial setup of the **loan**, thereby making home equity lines of credit more attractive to lenders.

Second, the 1982 banking...

...of national banks to extend flexible, home equity credit, enabling them to make real estate **loans** primarily on the basis of the creditworthiness and **income** prospects of the borrower.

For federally chartered thrifts, the act lifted the restriction that they...

Search Report from Ginger D. Roberts

...The 1986 act phases out the deductibility of interest payments on most forms of consumer **loans**, making consumer debt generally more costly to households.

The only exception is interest on **loans** secured by a taxpayer's principal or second residence, which remains deductible, although there are restrictions on the maximum principal amount of a home equity **loan** that qualifies for an interest deduction.

The 1987 tax revisions limit the amount to the...

...than forms of consumer credit, and undoubtedly contribute to the strength of the home equity **loan** market.

Pricing of the **Loans**

Traditional second mortgages are usually structured like first mortgages, with fixed interest rates and a...

...line of credit. In essence, a line of credit embodies a series of "options" to **obtain** credit over the **life** of the line. If a fixed-rate

contract were used, and interest rates rose above...that capped-rate instruments will ultimately dominate pure, adjustable-rate ones in the home equity **loan** market.

Sources of Risk

One future source of risk in home equity **loans**, therefore, will be the interest rate risk introduced by the move toward capped-rate products. There are, however, other sources as well. A major source of risk to **loans** collateralized by housing, of course, is the possibility that local housing values or household purchasing...

...of the property and default on debt secured by housing.

Certain features of home equity **loans** make them particularly susceptible to such risks. First, while the adjustable-rate feature of the...

...in self-selection, there are risks introduced by the very nature of the home equity **loan**. They are secured by a lien that is generally junior to that of any primary...

...in a much greater than proportional decline in the collateral coverage of a home equity **loan**.

This added leverage makes the **loans** correspondingly far riskier than first mortgages. Moreover, the law governing the quality, or "perfection," of...

...the meantime, other events or liens may be interposed.

While lenders' counsel try to craft **loan** agreements that avoid legal pitfalls, the effective riskiness of home equity lending is likely to...

...collateral structures, coupled with the inherently uncertain maturity of revolving credit instruments, makes home equity **loans** considerably less liquid than straight first-lien, fixed-maturity debt.

Outstanding home equity credit, while...

...bank and thrift portfolios.

However, adverse-selection processes, legal complexities, and other features of these **loans** can be important sources of risk. In fact, there is some evidence that delinquency rates...

25/3,K/32 (Item 32 from file: 625)
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0091284

*** Heller: Allow Banks to Remain In Financial Guarantee Field**
American Banker - September 12, 1988; Pg. 1; Vol. 153, No. 177
WORD COUNT: 778

BYLINE:

By ROBERT M. GARSSON, Washington Bureau

TEXT:

...that Congress needs to act
to prevent abuses that could arise if banks tie the **purchase** of credit
life insurance to loans .

Banks should also be barred from transferring the grandfather rights
that were granted in the...

25/3,K/33 (Item 33 from file: 625)
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0086595

Prudential-Bache Securitized Life Insurance Policy Loans
American Banker - February 2, 1988; Pg. 9; Vol. 153, No. 22
WORD COUNT: 596

BYLINE:

By DAVID NEUSTADT

TEXT:

...The interest rate is generally low enough so that the policyholder has
no incentive to **pay back** the **loan** . When the policyholder dies, any
unpaid

loan is taken out of the **death benefit** .

A few years ago, when interest rates spiked, insurance companies were
taking big losses on...

25/3,K/34 (Item 34 from file: 625)
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0086298

**Fannie Mae to Buy Biweekly Mortgages: Agency's Move May Spur More Lenders
to Offer Product**
American Banker - January 18, 1988; Pg. 3; Vol. 153, No. 11
WORD COUNT: 381

BYLINE:

By PHIL ROOSEVELT

TEXT:

...5% biweekly mortgage of \$70,000
will save \$60,000 over the life of the **loan** , compared with a 30-year
monthly payment mortgage, Fannie Mae said. Because of the quicker
buildup
in equity, the **loan** will be paid in 20.5 years.

"We generally feel that there is a significant...

25/3,K/35 (Item 35 from file: 625)
DIALOG(R)File 625:American Banker Publications
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0065157

**People Are Divided on Expanding Bank Powers: Lack of Strong Public Demand
Means Industry Faces Another Uphill Battle**
American Banker - October 18, 1987; Pg. 1; Vol. 152, No. 204
WORD COUNT: 2,365

BYLINE:
JAY ROSENSTEIN

TEXT:
...be a
more negative view of expanded banking powers from people who were
required to **purchase life insurance** or some other form of insurance
when
they recently went to a bank for a commercial **loan** .
"These consumers are more sensitive to the potential coercive nature
of the ability to tie...

25/3,K/36 (Item 36 from file: 625)
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0059122

After Glass-Steagall
American Banker - February 6, 1987; Pg. 1; Vol. 152, No. 26
WORD COUNT: 1,490

BYLINE:
MARTIN MAYER Mr. Mayer, author of "The Bankers" and "The Money Bazaars," is
writing a book about markets.

TEXT:
...always can outbid long.
A rise in interest rates from 10% to 11% increases the **monthly
payment**
on a three-year \$10,000 auto **loan** by \$4.72 (or decreases the **loan** that
can
be supported by the original payment by \$146) and increases the **monthly
payment** on a 30-year \$100,000 mortgage by \$74.75 (or decreases the **loan**
that can be supported by the original payment by \$7,850), though the
average amortization paid each month over the **life** of the **loan** is the
same
in both situations.
IT is not unreasonable or statist for a government...

25/3,K/37 (Item 37 from file: 625)
DIALOG(R)File 625:American Banker Publications
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0057846

Delinquent Loans Fall
American Banker - December 9, 1986; Pg. 3; Vol. 151, No. 241
WORD COUNT: 82

Search Report from Ginger D. Roberts

BYLINE:

- Compiled by Don Munro

TEXT:

...in mortgage interest rates, which permitted many homeowners to refinance their loans at more manageable **monthly payments**. The MBA surveyed **loans** made by more than 400 mortgage bankers, commercial banks, savings institutions and **life insurance** companies.

25/3,K/38 (Item 38 from file: 625)

DIALOG(R)File 625:American Banker Publications
(c) 2002 American Banker. All rts. reserv.

0047197

Insurance Survey Offers Another Public Opinion

American Banker - January 15, 1986, Wednesday; Pg. 2

WORD COUNT: 595

BYLINE:

Lynn Brenner

TEXT:

... of respondents said they would be not at all likely, or not too likely, to **buy life insurance** from a commercial bank, if banks were permitted to sell it. In the same survey...

... they preferred a bank "that sticks to traditional services like savings and checking accounts and **loans** ." Only 19% said they would prefer a bank that added "new services like stock brokerage..."

25/3,K/39 (Item 39 from file: 625)

DIALOG(R)File 625:American Banker Publications
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0043914

American Banker - October 10, 1985, Thursday; Pg. 4

WORD COUNT: 518

BYLINE:

Don Munro

TEXT:

...many as 4.2 million, or 5%, of all U.S. households were interested in **purchasing life insurance** from a bank or savings and **loan** association. ...

* The Oklahoma Bankers Association voted to oppose any state legislation that would permit interstate...

25/3,K/40 (Item 40 from file: 625)

DIALOG(R)File 625:American Banker Publications
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0043546

Mortgaging Manhattan

American Banker - September 30, 1985, Monday; Pg. 14

WORD COUNT: 2,102

Search Report from Ginger D. Roberts

BYLINE:

By Gordon F. Light, Gordon F. Light is an editor for American Banker News Service in New York

TEXT:

... Another mortgage offered by Citibank is tied to weekly Treasury auction results, with a 5% **life** of **loan** cap, and increases of no more than 1% every six months. Both types of mortgage have a fixed **monthly payment** up to the first five years, Mr. Sorrentino says.
Citibank's foreclosure rate is among...

25/3,K/41 (Item 41 from file: 625)
DIALOG(R)File 625:American Banker Publications
(c) 2002 American Banker. All rts. reserv.

0040792

Midland to Buy Montagu

American Banker - July 12, 1985, Friday; Pg. 3
WORD COUNT: 79

BYLINE:

Compiled by Kenneth J. Hicks

TEXT:

Midland Bank PLC will **buy** Aetna **Life** & Casualty's 40% interest in Samuel Montagu & Co. Holdings Ltd. for \$135 million, to become...

...Montagu's subsidiaries, for a consideration of \$62.1 million in the form of a **loan** instrument at a commercial rate of interest.

25/3,K/42 (Item 42 from file: 625)
DIALOG(R)File 625:American Banker Publications
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0040449

Home Federal of San Diego Becomes First Thrift to Offer Auto-Backed Issue

American Banker - July 3, 1985, Wednesday; Pg. 3
WORD COUNT: 601

BYLINE:

By DAVID LaGESSE

TEXT:

...Set Up by Salomon Brothers

In the Home Federal deal, the thrift essentially sells the **income** stream from the payments made by auto owners. The thrift actually sells the **loans** to a trust set up by Salomon Brothers, which in turn sells the **loans** to another trust - Home Federal 1985-1 Cars Trust. The Home Federal trust then sells certificates to investors. Home Federal still collects the **payment** on the **loans** from the auto owners - and receives a servicing fee that represents a steady **income** over the **life** of the **loans**.

Analysts have speculated that specialists will surface in the servicing of car and other installment...

25/3,K/43 (Item 43 from file: 625)
DIALOG(R)File 625:American Banker Publications
(c) 2002 American Banker. All rts. reserv.

0032516

Survey Reveals Many Would Buy Life Insurance From Banks, S&Ls

American Banker - October 10, 1984, Wednesday; Pg. 3

WORD COUNT: 459

BYLINE:

By ANDREA BENNETT

TEXT:

...that as many as 4.2 million, or 5%, of all U.S. households might **purchase life insurance** from a bank or savings and **loan** association. Those purchases could generate \$132 million in commission **income** for the banking industry each year, it said.

The survey was conducted by Mathematica, a...

25/3,K/44 (Item 44 from file: 625)

DIALOG(R)File 625:American Banker Publications

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0027163

Hanover Can't Recover \$788,000 Interest Payment, Judge Says

American Banker - April 18, 1984, Wednesday; Pg. 8

WORD COUNT: 426

BYLINE:

Special to the American Banker

TEXT:

...payment on \$20 million in loans.

In September 1982, Georgetown notified the four lenders -- Aetna **Life** and Casualty Co., Aetna **Life Insurance** Co., Prudential Insurance Co., and Teachers Insurance and **Annuity** Association of America -- that it would be unable to make its **quarterly interest payments** on its **loans**.

However, Manufacturers Hanover, Georgetown's trustee and paying agent, was not notified and forwarded the...

25/3,K/45 (Item 45 from file: 625)

DIALOG(R)File 625:American Banker Publications

(c) 2002 American Banker. All rts. reserv.

0026959

Insurers Urged To Back Property

American Banker - April 11, 1984, Wednesday, Wed; Pg. 2

WORD COUNT: 532

BYLINE:

By DAVID LaGESSE

TEXT:

... cash flow from loan payments, which the lender uses to pay the security holders.

But **life insurance** companies, who already **buy** commercial property for their portfolios, could understand such variables, according to Thomas Kasper, vice president...

... securities for Morgan Stanley & Co. investment bankers. The insurers could "homogenize" the many types of **loans** with a **loan** guarantee, much as the private mortgage insurance companies smooth the differences in residential **loans**.

"If a lender could say his commercial property loans are guaranteed by

Travelers Insurance Co...

25/3,K/46 (Item 46 from file: 625)
DIALOG(R)File 625:American Banker Publications
(c) 2002 American Banker. All rts. reserv.

0025983
American Banker - February 13, 1984, Monday; Pg. 4
WORD COUNT: 468

BYLINE:
Jeffrey Marshall

TEXT:
...a strong market image.
7. CalFed Inc., the holding company for California Federal Savings and
Loan Association, is dead set on **buying a life insurance** company.
CalFed's target is (a) Standard Beneficial Corp. (b) Beneficial Standard
Corp. (c) Beneficial...

25/3,K/47 (Item 47 from file: 625)
DIALOG(R)File 625:American Banker Publications
(c) 2002 American Banker. All rts. reserv.

0024843
**CalFed to Buy Life Insurance Firm: S&L Holding Company Looking for More
Acquisitions**
American Banker - February 9, 1984, Thursday; Pg. 1
WORD COUNT: 336

BYLINE:
By DAVID LaGESSE

TEXT:
... based holding company of California Federal Savings and Loan
Association, on Wednesday announced plans to **buy a life insurance**
company.
The thrift will acquire the life insurance subsidiaries of Beneficial
Standard Corp., also of...

25/3,K/48 (Item 48 from file: 625)
DIALOG(R)File 625:American Banker Publications
(c) 2002 American Banker. All rts. reserv.

0019554
Minnesota Insurer, Bank Combine Term Insurance with IRA
American Banker - August 12, 1983, Friday; Pg. 48
WORD COUNT: 833

BYLINE:
Special to the American Banker

TEXT:
... 59 1/2 or older can draw their money without penalty; whole life
customers can **borrow** only against the **cash value** of their policies,
and must **pay** interest on the **loan**.
ITT Life is also bucking an industry stand by supporting efforts to
further deregulate the...

25/3,K/49 (Item 49 from file: 625)
DIALOG(R)File 625:American Banker Publications
(c) 2002 American Banker. All rts. reserv.

0018336

**British Bank Insurance Experience Shows 'Profits Take Time': More Important
Is Insurance's Ability to Round Out Financial Ties, Bankers Say**
American Banker - April 20, 1983, Wednesday; Pg. 2
WORD COUNT: 1,081

BYLINE:
BY ROBERT TRIGAUX

TEXT:
... in insurance could aid many U.S. financial institutions in broadening customer relationships. Cited were **annuity** investments, simple travel insurance, and particular areas of **life insurance** such as term insurance to **cover** a **loan**, or a mortgage-protection-related policy.
More important, perhaps, is insurance's ability to round...

25/3,K/50 (Item 50 from file: 625)
DIALOG(R)File 625:American Banker Publications
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0015432

**ITT Life Offers Banks a Way Into the Insurance Business: Bank Customers
Change Whole Life Policies for Term Policies, Reinvest the Savings**
American Banker - March 24, 1983, Thursday; Pg. 2
WORD COUNT: 622

BYLINE:
By RICHARD RINGER

TEXT:
...from selling life insurance products.
Offers Term Policies
Equity Plus works by offering holders of **whole life insurance policies** the chance to **buy**, through their bank, cheaper **term life policies**.
People who **buy whole life policies** are **buying** both death protection and an investment. They **pay premiums** that gradually accumulate a **cash value**, and the insurer pays interest on the amount of **cash value** that exceeds a preset premium value.
Those who buy term life policies, on the other...

25/3,K/51 (Item 51 from file: 625)
DIALOG(R)File 625:American Banker Publications
(c) 2002 American Banker. All rts. reserv.

0015344

Insurance Subsidiaries Boost Loss-Weary Chicago Thrift
American Banker - March 23, 1983, Wednesday; Pg. 1
WORD COUNT: 1,271

BYLINE:
By RICHARD RINGER

TEXT:
...start a life insurance subsidiary.

Search Report from Ginger D. Roberts

Mr. Snyder and Mr. Eckert actually are encouraging savings and **loans** to **buy** an existing **life insurance** company rather than starting up their own. A \$5 million investment could get a savings and **loan** a small or regional life insurance company with 100 or so agents.

A big advantage in **buying** an existing **life insurance** company, as Mr. Snyder and Mr. Eckert see it, is that the savings and **loan** would be getting the licenses that the insurance company has to sell insurance in various...

25/3,K/52 (Item 52 from file: 625)

DIALOG(R)File 625:American Banker Publications
(c) 2002 American Banker. All rts. reserv.

0011335

**Marketing Gains Clout Through Specialization: Concepts of Scarcity,
Maximizing Returns, Picking Opportunities Sweep Through US Banking**
American Banker - October 25, 1982, Monday
WORD COUNT: 2,617

BYLINE:

By JOYCE A. HEALY, Senior Vice President, Manufacturers Hanover Trust Co.,
New York, N.Y.

TEXT:

... insurance company such as Prudential diversifying by buying a brokerage house? Because consumers are not **buying whole life** products, and are **borrowing money** against their policies. The margin on their traditional product is declining, forcing them to look...

25/3,K/53 (Item 53 from file: 625)

DIALOG(R)File 625:American Banker Publications
(c) 2002 American Banker. All rts. reserv.

0009233

"Will The Next Generation of Americans Be Homeowners?"
American Banker - August 13, 1982, Friday; Pg. 15
WORD COUNT: 1,875

BYLINE:

By LEON T. KENDALL, Chairman, Mortgage Guaranty Insurance Corp., Milwaukee,
Wisc.

TEXT:

... above corporate AAA bond rates, a number of these distant institutional investors, pension funds, and **life** companies will want to **buy** Wisconsin mortgages. Financial institutions buy the kind of assets the economy makes available. When there is a housing boom, they will buy home **loans**, provided there is an attractive return.

The homeowners of tomorrow will have a shot at...

25/3,K/54 (Item 54 from file: 625)

DIALOG(R)File 625:American Banker Publications
(c) 2002 American Banker. All rts. reserv.

0008639

BHCs Urged to Participate in Credit Insurance Underwriting
American Banker - July 27, 1982, Tuesday; Pg. 4
WORD COUNT: 2,238

Search Report from Ginger D. Roberts

TEXT:

... while demand may not be very rate-sensitive, lower premiums should encourage more borrowers to **purchase** credit **life** and/or credit accident and health insurance. Additional **loans** with credit-insurance coverage would ease the burden on a borrower's family and reduce the lender's risk of **loan** default in the event of a borrower's death or poor health.

The underwriting of...

25/3,K/55 (Item 1 from file: 637)

DIALOG(R)File 637:Journal of Commerce

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MetLife purchases stake in Korea Life Insurance; 2nd Korean buy strengthens hold of New York giant in market

JOURNAL OF COMMERCE (JC) - June 10, 1998

By: P.T. BANGSBERG JOURNAL OF COMMERCE SPECIAL

Edition: Five Star Section: INS Page: 5A

Word Count: 543

TEXT:

...York headquarters.

A spokesman in Seoul said some of the funds would be earmarked to **buy** 50 percent of Korea **Life** 's shares, and some for **loans** to the firm. He said many details have yet to be worked out.

25/3,K/56 (Item 2 from file: 637)

DIALOG(R)File 637:Journal of Commerce

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Idaho agency sues 7 over alleged viatical settlements scam

JOURNAL OF COMMERCE (JC) - April 18, 1997

By: ASSOCIATED PRESS

Edition: Five Star Section: INS Page: 8A

Word Count: 378

TEXT:

... company called Personal Choice Opportunities, solicited Idaho residents to buy securities in the form of **loans** . Money was then lent to PCO so it could **purchase** benefits of **life insurance policies** from terminally ill people, a transaction known as viatical settlements.

25/3,K/57 (Item 3 from file: 637)

DIALOG(R)File 637:Journal of Commerce

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Americans' attitude toward banks changing

JOURNAL OF COMMERCE (JC) - December 31, 1996

By: WIRE AND STAFF REPORTS

Edition: Five Star Section: INS Page: 8A

Word Count: 216

TEXT:

... the more than 25,000 U.S. households surveyed say they are willing to consider **purchasing** **life insurance** from a bank or savings and **loan** .

25/3,K/58 (Item 4 from file: 637)

DIALOG(R)File 637:Journal of Commerce

Search Report from Ginger D. Roberts

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Regulators hit Prudential with record \$35 million fine

JOURNAL OF COMMERCE (JC) - July 10, 1996

By: FROM WIRE AND STAFF REPORTS

Edition: Five Star Section: INS Page: 8A

Word Count: 378

...about the cost of the transaction.

Policyholders can now file for either a preferred-rate loan or the opportunity to buy more life insurance or annuities, or they can go through an alternate dispute resolution process that will be based on...

25/3,K/59 (Item 5 from file: 637)

DIALOG(R)File 637:Journal of Commerce

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INSURANCE BRIEFS

JOURNAL OF COMMERCE (JC) - July 07, 1995

By: Wire and Staff Reports

Edition: Five Star Section: INS Page: 7A

Word Count: 559

TOKYO Nippon Life Insurance Co. intends to buy the Euroyen bonds that Mitsubishi Bank plans to issue with the aim of liquidizing real estate the bank holds as security for nonperforming loans, company officials said.

The planned bond issue will produce a much higher yield than government...

25/3,K/60 (Item 6 from file: 637)

DIALOG(R)File 637:Journal of Commerce

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Japanese Insurers Shift Funds Home to Cut Risks

JOURNAL OF COMMERCE (JC) - December 20, 1991

By: HIROSHI INOUE Knight-Ridder Financial

Edition: Five Star Section: INS Page: 8A

Word Count: 529

... wiped assets off the books on banks and prompted them to raise funds through the loans to cover the losses. Formerly, major Japanese life insurers had taken a buy-and-hold attitude toward U.S. Treasuries at a time when their always huge assets...

25/3,K/61 (Item 7 from file: 637)

DIALOG(R)File 637:Journal of Commerce

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Japanese Banks Demand for Loans Tied to Nikkei Index

JOURNAL OF COMMERCE (JC) - August 05, 1991

By: Knight-Ridder Financial

Edition: Five Star Section: INS Page: 9A

Word Count: 408

... took steps to try to bolster their capital to meet the requirement last year.

Search Report from Ginger D. Roberts

Subordinated loans , obtained around market rates from life and non-life insurance companies, are increasingly favored by the city banks as a means of building their capital base. These loans are the last debt paid back in the event of bankruptcy.

25/3,K/62 (Item 8 from file: 637)
DIALOG(R)File 637:Journal of Commerce
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New Texas Governor Wins On Insurance Reform Issue; Richards Promises To Lower Rates

JOURNAL OF COMMERCE (JC) - November 08, 1990
By: LAURA RALEY BORDA Journal of Commerce Special (Jerry Goldberg in Los Angeles contributed to this story)
Edition: Five Star Section: INS Page: 9A
Word Count: 477

... campaign for allegedly requiring about 500 credit-risky car buyers in Houston and Dallas to **buy credit life insurance** from the bank in order to get car **loans** , which is illegal.

State insurance regulators are investigating the charges, although Ms. Richards accused Republican...

25/3,K/63 (Item 9 from file: 637)
DIALOG(R)File 637:Journal of Commerce
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Insurance Reform Key Issue In Texas Governor's Race
JOURNAL OF COMMERCE (JC) - September 20, 1990
By: LAURA RALEY BORDA Journal of Commerce Special
Edition: Five Star Section: INS Page: 9A
Word Count: 254

TEXT:

... fire for allegedly requiring about 500 credit-risky car buyers in Houston and Dallas to **buy credit life insurance** from the bank in order to get car **loans** .

25/3,K/64 (Item 10 from file: 637)
DIALOG(R)File 637:Journal of Commerce
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LETTERS TO THE EDITOR

JOURNAL OF COMMERCE (JC) - July 19, 1990
Edition: Five Star Section: EP Page: 8A
Word Count: 505

... inaccuracies and could be potentially misleading to consumers who may have a legitimate need to **purchase credit life insurance** , which is usually bought to pay off a **loan** in the case of death.

Not everyone needs credit life insurance. However, for an older...

25/3,K/65 (Item 11 from file: 637)
DIALOG(R)File 637:Journal of Commerce
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INSURANCE BRIEFS

JOURNAL OF COMMERCE (JC) - THURSDAY January 29, 1987

By: From Wire and Staff Reports

Edition: FIVE STAR Section: INSURANCE Page: 14A

Word Count: 596

... In his 1987 executive budget message, the governor said a strengthened economy would encourage people to **buy** more **life insurance**. Lower interest rates, he added, will keep policyholder **loans** down, resulting in higher investment **income**.

Property and casualty insurers are expected to experience growth of 8 percent in premium tax...

25/3,K/66 (Item 12 from file: 637)

DIALOG(R) File 637: Journal of Commerce

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PHILIPPINES ABANDONS PLAN ON WEAPONS

JOURNAL OF COMMERCE (JC) - TUESDAY December 30, 1986

By: (AP)

Edition: FIVE STAR Section: FOREIGN TRADE Page: 4A

Word Count: 252

... elaborate. On Saturday, the government's Philippine News Agency said rebels hoping for a new **life** may be able to **buy** their own businesses using weapons as collateral for bank **loans**.

The agency said the government was considering a plan for rebels to borrow up to...

?

Search Report from Ginger D. Roberts

?show files;ds

File 15:ABI/Inform(R) 1971-2002/Dec 13
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 File 148:Gale Group Trade & Industry DB 1976-2002/Dec 12
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 File 160:Gale Group PROMT(R) 1972-1989
 (c) 1999 The Gale Group
 File 275:Gale Group Computer DB(TM) 1983-2002/Dec 13
 (c) 2002 The Gale Group
 File 621:Gale Group New Prod.Annou.(R) 1985-2002/Dec 12
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 (c) 2002 McGraw-Hill Co. Inc
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 (c) 2002 San Jose Mercury News
 File 636:Gale Group Newsletter DB(TM) 1987-2002/Dec 13
 (c) 2002 The Gale Group
 File 810:Business Wire 1986-1999/Feb 28
 (c) 1999 Business Wire
 File 813:PR Newswire 1987-1999/Apr 30
 (c) 1999 PR Newswire Association Inc

Set	Items	Description
S1	2266672	(BORROW? OR LEND?) (3N) (MONEY OR CASH) OR LOAN? ?
S2	40208	(PURCHASE OR PURCHASING OR BUY OR BUYING OR OBTAIN? OR PURCHASES OR BUYS) (4N) (LIFE(2W) (INSURANCE? OR POLICY OR POLICIES) OR (TERM OR WHOLE) ()LIFE OR LIFE)
S3	3945235	ANNUITY? OR ANNUITIES OR PAY?() (OUT OR BACK) OR CASH()VALUE OR INCOME
S4	184801	(PAY? OR COVER? OR "USED()FOR" OR "APPLIED()TO") (3W) (PREMIUM? ? OR MONTHLY() (PAYMENT OR FEE? ?) OR S1)
S5	136050	(PERIOD? OR MONTHLY OR QUARTERLY) (3N) (DISTRIBUTION? OR PAY-()OUT? OR WITHDRAWAL? OR PAYMENT?) OR PERIOD()CERTAIN()ANNUITY
S6	262	S2(S)S3(S) (S4 OR S5)
S7	40	S1(S)S2(S)S3(S) (S4 OR S5)
S8	318	S1(S)S2(S)S3
S9	1311	S1(S)S2
S10	4434421	LIFE(2W) (INSURANCE OR POLICY OR POLICIES) OR (TERM OR WHOLE- E) ()LIFE OR LIFE OR DEATH()BENEFIT? ?
S11	57821	S1(S)S10
S12	10893	S3(S)S11
S13	697	S12(S)S4
S14	203	S12(S)S5
S15	194	S14 NOT (S6 OR S9)
S16	824	S1(S)S10(S)S3(S) (S4 OR S5)
S17	1020	S1(S)S10(S) (S3 OR S5) (S)S4
S18	9012	S3(5N)S4
S20	0	S1(5N)S2(S)S18
S21	34	RD S7 (unique items)

?t21/3,k/all

21/3,K/1 (Item 1 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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02403319 113373676

The effect of 2002-08 on split dollar

Straub, Philip J
Advisor Today v97n4 PP: 52-56 Apr 2002
ISSN: 1529-823X JRNL CODE: LAN
WORD COUNT: 2459

...TEXT: employer is the premium payer. The employee typically executes an assignment of death benefit and **cash value** equal to the sum of premiums paid by the employer. This amount will be repaid...

... the rules of Notice 2002-08, premiums paid by the employer are a series of **loans** to the employee and are taxable under the provisions of Section 7872 and, if applicable, Sections 1271-1275 of the Code. Section 7872 deals with compensation-related, below-market **loans** and calls for a deemed transfer of **loan** interest from the employee to the employer that is funded by a taxable transfer of...

... same amount from the employer to the employee. Thus, the employee will report as taxable **income** an amount equal to the interest on the premium payment that is below the Applicable...

... AFR). Since split-dollar agreements do not typically have an interest rate connected to the **payment** of **premiums** by the employer, the amount of the taxable **income** and deemed payment to the employer will be the premium multiplied by the AFR. If...

...is \$10,000 and the AFR is 6 percent, the employee will report a taxable **income** of \$600 and will be considered to have made an interest payment to the employer of \$600. This would be considered **loan** interest connected with the **purchase** of a **life insurance policy** and would not be deductible under Section 264 of the Code.

If there is no...

21/3,K/2 (Item 2 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01969667 47715527

US rises from summer veto problems

Hicks, Hal; Benson, David; O Connor, Margaret
International Tax Review v11n1 PP: 33-39 Dec 1999/Jan 2000
ISSN: 0958-7594 JRNL CODE: ITR
WORD COUNT: 5950

...TEXT: programme (COLI) as a sham, the primary purpose of which was to "significantly reduce" its **income** taxes. The 1993 COLI programme involved WinnDixie's **purchase** of **life insurance** for 36,000 employees and subsequent borrowing against the value of the policies to **pay** the **premiums**. The plan called for a high 11.06% interest rate to be charged to Winn-Dixie on policy **loans**, countered with a slightly lower 10.66% interest rate credited to Winn-Dixie on the...

21/3,K/3 (Item 3 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)

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01792007 04-42998

A life insurance investment that may be too good to be true

Hansen, Kenneth A

Journal of Financial Service Professionals v53n2 PP: 68-74 Mar 1999

ISSN: 1052-2875 JRNL CODE: CLU

WORD COUNT: 4765

...TEXT: not be made by the investor.

The charity enters into an agreement with an irrevocable **life insurance** trust to **purchase** a split-dollar **life insurance policy**. The charity owns a specific dollar amount of death benefits, and the irrevocable life insurance...

...CSV of the life insurance policy increases, the life insurance trust can then make taxfree **loans** from the CSV to give to the beneficiaries of the trust. Upon the insured's death, the matured life insurance policy **pays** any outstanding **loans income** tax free, the charity gets a specified dollar guaranteed death benefit, and any excess death...

21/3,K/4 (Item 4 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

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01664577 03-15567

Tax-advantaged retirement planning: Selling life insurance in the Roth IRA market

Barks, Shannon K

Journal of the American Society of CLU & ChFC v52n4 PP: 60-68 Jul 1998

ISSN: 1052-2875 JRNL CODE: CLU

WORD COUNT: 6208

...TEXT: to make sure it is a life insurance contract and not an investment or an **annuity**. This is necessary in order to receive the tax benefits afforded to life insurance. The...

... Act of 1984 (DEFRA)'o requires that a life insurance contract must satisfy either the **cash value** accumulation test or the guideline premium/ **cash value** corridor test. Most universal life contracts meet this latter test where they maintain a certain "corridor" between **cash value** and death benefit that narrows until age 95. The guideline premium test restricts the amount...

... and Miscellaneous Revenue Act of 1988 (TAMRA).¹² This rule changed how distributions (withdrawals, policy **loans**, pledges, and assignments to secure a third-party **loan**) from certain life insurance policies are taxed. The MEC rule must be avoided to achieve...

... MEC is not taxed as an ordinary life insurance policy; that is, some withdrawals and **loans** may become taxable under a MEC and should be avoided when using a policy in...

... with life insurance. In addition, contributions to a life insurance policy are not limited to **income** earned from compensation, as they are with both types of IRAs. Retired clients may not...rider simply provides that if the client becomes disabled, the insurance company will continue to **pay** the **premium**. Among many different waiver options is usually a choice between whether the company continues to...

Search Report from Ginger D. Roberts

... contributing to the Roth IRA, the client must have at least \$2,000 of employment **income**. A client can always keep contributing to an existing **life insurance policy** at any age, but **purchasing** a policy in later years may become difficult, as most insurance companies will not sell...

... either life insurance, a Roth IRA, or a regular IRA, it will grow, and any **income** or capital gains accumulations will not be taxed within the shelter of the account or policy. The ability to accumulate **income** with no current tax will increase the earning power many times over taxable investments. Investment Vehicles Investment vehicles for IRAs will include certificates of deposit, money market funds, **annuities**, mutual funds, and individual stocks and bonds. The gamut will be available to every type...

...is a type of policy that offers death benefit protection, but instead of the underlying **cash value** of the policy earning interest at the issuing company's current rates with a guaranteed...

...higher education expenses, qualifying health insurance premiums, certain medical expenses, and a series of equal **periodic payments** made for life).17

However, with a Roth IRA, if withdrawal of Roth earnings are...

21/3,K/5 (Item 5 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2002 ProQuest Info&Learning. All rts. reserv.

01564281 02-15270
Regulatory changes in the Japanese insurance market
Kwon, Wook Jean; Skipper, Harold D Jr
Journal of Insurance Regulation v16n2 PP: 151-169 Winter 1997
ISSN: 0736-248X JRNL CODE: JIA
WORD COUNT: 6133

...TEXT: with respect to certain innovative insurers and with certain types of savings products, such as **annuities** which have enjoyed strong premium growth. At the same time, however, some life insurers have experienced significant market conduct complaints in connection with the **purchase** of singlepremium variable **life policies**. Senior citizens were persuaded to secure **loans** from banks to **pay** the single **premium**. Highly appreciated property was pledged as collateral. Plummeting real estate values caused the market values of the collateral to fall below the **loan** amounts, giving rise to repayment calls by banks. Simultaneously, actual policy values failed to meet...

21/3,K/6 (Item 6 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2002 ProQuest Info&Learning. All rts. reserv.

01520615 01-71603
Sect. 264(f): Another heartburn for business
Goldstein, Michael G; Drennan, William A
National Underwriter (Life/Health/Financial Services) v101n40 PP: 10-11
Oct 6, 1997
ISSN: 0893-8202 JRNL CODE: NUD
WORD COUNT: 1026

...TEXT: Mae entity would pay the premiums on the policy and the only cost to the **loan** applicant would be a federal tax liability on the imputed **income** based on the benefit provided. Fannie Mae would **borrow money**

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for the insurance premiums at preferential, quasi-federal agency rates,
deduct the cost of the...

21/3,K/7 (Item 7 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2002 ProQuest Info&Learning. All rts. reserv.

01493270 01-44258
First virtual bank offers more than one-stop shopping
Mahan, James S III
LIMRA's MarketFacts v16n4 PP: 41-43 Jul/Aug 1997
ISSN: 0889-0986 JRNL CODE: MKF
WORD COUNT: 1734

...TEXT: automatically on the due date.

Currently under development within the VFM suite are applications for
loans, brokerage, corporate cash management, and other products designed
to integrate financial services, ultimately providing depositors...

...entire financial portfolios. We are also planning to include an
insurance module allowing consumers to **obtain** quotes, **purchase term**
life policies or **annuity** products, and **pay premiums** through their
Internet bank accounts.

SI is seamlessly integrating these financial products into a "Virtual..."

21/3,K/8 (Item 8 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2002 ProQuest Info&Learning. All rts. reserv.

01383775 00-34762
An asset-based alternative to long-term care
Gray, Albert L Jr
Life Association News v92n2 PP: 106-108 Feb 1997
ISSN: 0024-3078 JRNL CODE: LAN
WORD COUNT: 1380

...TEXT: via a 1035 exchange from a TAMRA qualified policy. In addition,
some of these policies **pay back** the **premium** to the client under
certain conditions.

If your client decides to go the stand-alone...

21/3,K/9 (Item 9 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2002 ProQuest Info&Learning. All rts. reserv.

01330775 99-80171
Avoid these eight mistakes and save \$1,000 or more
Belsky, Gary
Money v25n12 PP: 116-122 Dec 1996
ISSN: 0149-4953 JRNL CODE: MON
WORD COUNT: 3577

...TEXT: policy is worth zero. Since life insurance is primarily a means of
replacing someone's **income** in case of their death, insuring your children
doesn't make sense unless your kids...

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21/3,K/10 (Item 10 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2002 ProQuest Info&Learning. All rts. reserv.

01267301 99-16697

Pru's remediation program is set to begin next month

Connolly, Jim
National Underwriter (Life/Health/Financial Services) v100n31 PP: 3, 27
Jul 29, 1996
ISSN: 0893-8202 JRNL CODE: NUD
WORD COUNT: 540

...TEXT: a basic claim relief under which a policyholder may be eligible for a preferred-rate loan to pay policy premiums and the opportunity to purchase a new life insurance policy with a death benefit enhanced at Prudential's expense or an annuity with its value enhanced at Prudential's expense.

The program has no total dollar cap...

21/3,K/11 (Item 11 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2002 ProQuest Info&Learning. All rts. reserv.

01124734 97-74128

The new generation of mortgage products

McCarthy, Joseph L
Chief Executive n108 PP: 69 Nov 1995
ISSN: 0160-4724 JRNL CODE: CHE
WORD COUNT: 750

...ABSTRACT: of a down payment on a home in investment vehicles such as variable and fixed annuities, and in life insurance policies. With the life insurance variation, a down payment earns tax-deferred interest, providing a chance to lower the cost of the loan by 20% or more. HomeVest Financial Group has created the life insurance based, or combined...

... the CAM, the cash that otherwise would be a standard down payment is used to purchase a life insurance policy. Over time, the appreciation of the policy offsets the higher monthly payments.

21/3,K/12 (Item 12 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2002 ProQuest Info&Learning. All rts. reserv.

00824316 94-73708

Will insurance for my baby pay for his education?

Harris, Marlys
Money v23n3 PP: 23-24 Mar 1994
ISSN: 0149-4953 JRNL CODE: MON
WORD COUNT: 899

...TEXT: on your parakeet if they could), I will tell you that I am totally against buying life insurance for children or other small, defenseless beings. The major purpose of life insurance is to...

... that argument is lame. If your son maintains average health, he will be able to buy a cheap term life policy when he starts a family and needs the coverage to protect his own dependents. If...

...had taken out a \$100,000 whole life policy on a newborn 20 years ago, **paying** about \$600 in **premiums** a year. According to calculations by Peter Katt, a fee-only life insurance adviser in West Bloomfield, Mich., that policy would have built up a **cash value** of \$28,066 today. But to get at the money, you would need to borrow against the policy at a rate of about 8% (a home-equity **loan** at 7.4% would be cheaper). Alternatively, you could withdraw the cash, but then you would pay **income** taxes, leaving you with only \$23,086. A smarter course would have been to put...

21/3,K/13 (Item 13 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2002 ProQuest Info&Learning. All rts. reserv.

00727247 93-76468
Credit Recovery Through Payments Related to Borrower Income in Unstable Economies: The Mexican Experience, 1984-1989
Roldan, Jose Manuel Agudo; Spoor, Manuel Campos
Housing Policy Debate v3n1 PP: 157-175 1992
ISSN: 1051-1482 JRNL CODE: HPD
WORD COUNT: 3892

...TEXT: a huge financial effort during the first years of a loan.

In the design of **loans** with refinancing and payments adjusted to borrower **income**, the goal is to distribute the amortization of the **loan** more uniformly throughout its **life**. To do so, the **purchasing** power of the borrower's **monthly payment** must be maintained; this is done by adjusting the nominal **monthly payment** according to an economic index.

Various indexes were proposed in order to adjust the payment...

21/3,K/14 (Item 14 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2002 ProQuest Info&Learning. All rts. reserv.

00396855 88-13688
Why Affluent Individuals Have Life Insurance
Kleiner, Jack
Secured Lender v44n2 PP: 60-62 Mar/Apr 1988
ISSN: 0278-9353 JRNL CODE: SCL

ABSTRACT: Reasons for **purchasing life insurance** can be divided into 2 areas: 1. personal, for **income** continuation or estate taxes, and 2. business, for buy-and-sell funding or key management insurance. An example of **buying** a business without **life insurance** illustrates the damage caused by the death of a shareholder and key executive to the...

...how to provide major cash liquidity at their death for estate tax needs, or to **pay** off a major **loan**, can demonstrate how a modest amount of the dollars from their affluence can provide generous...

21/3,K/15 (Item 15 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2002 ProQuest Info&Learning. All rts. reserv.

00391216 88-08049
Several Methods Have Been Devised Which Allow Companies to Provide Life Insurance Benefits as an Executive Prerequisite

Christensen, Burke A.
Trusts & Estates v127n2 PP: 83-85 Feb 1988
ISSN: 0041-3682 JRNL CODE: TRE

...ABSTRACT: bonus plan, through which the company pays the executive a bonus that is used to **buy life insurance**. Since this bonus is taxable **income**, double bonus plans are used where the employee receives enough money to **pay the premiums** and the taxes. Double bonus plans necessitate that the employer have the cash to give...

... and employee share the premium costs and policy benefits. Before tax reform, an employee could **borrow** enough **cash** from the policy to buy out the employer's share at termination of the agreement. In the limited **pay** or vanishing **premium** plan, the employer **pays premiums** until there is enough **cash value** to permit the employer to recover its payments while leaving enough for the employee to...

... tax questions concerning a reverse split dollar plan, in which the insured employee owns the **cash value** and the corporation owns the net amount at risk.

21/3,K/16 (Item 16 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2002 ProQuest Info&Learning. All rts. reserv.

00347948 87-06782
1986 Tax Reform Act Will Also Affect Life Insurance in Corporate Minimum Deposit Plans and Executive Compensation
Christensen, Burke A.
Trusts & Estates v126n1 PP: 8, 10 Jan 1987
ISSN: 0041-3682 JRNL CODE: TRE

ABSTRACT: Corporate minimum deposit **life insurance** plans allowed businesses to **purchase** policies of insurance on key employees on a tax-favored basis. Businesses that used this...

... of 1986 (TRA) because it will be more difficult to deduct the interest on policy **loans** used to **pay the premiums**. As the interest deduction disappears, personally owned financed life insurance also will be a problem
...

... deferred compensation plans undesirable, sales of life insurance for this purpose will decline. A deferred **income** plan may find its best continuing use as a device to maintain a level **income** for retiring executives of small corporations. New Code provisions have eliminated 2 popular trust planning...

21/3,K/17 (Item 17 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2002 ProQuest Info&Learning. All rts. reserv.

00255996 84-34557
Variable Investment Plan Includes Option to Buy Universal Life Insurance
Anonymous
Employee Benefit Plan Review v39n4 PP: 18, 20 Oct 1984
ISSN: 0013-6808 JRNL CODE: EBP

...ABSTRACT: sharing plan is essentially a retirement plan with no provision for in-service withdrawals or **loans**. In August 1983, the company introduced a variable investment plan, a Section 401(k) plan...

... a pretax basis, 2. an employer-paid tax-credit ESOP stock contribution, 3. in-service loans and withdrawals, and 4. multiple investment choices, including the purchase of universal life insurance. The plan uses a universal life insurance product, issued by First Colony Life Insurance Co., because it builds cash value, which can eventually be used to continue the insurance coverage without premium payments. If life insurance is purchased when an employee first becomes eligible, the insurance is...

21/3,K/18 (Item 18 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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00123834 80-17839

Minimum Deposit Insurance Revisited

Schwarzschild, Stuart

Best's Review (Life/Health) v81n4 PP: 16-18, 85-87 Aug 1980

ISSN: 0005-9706 JRNL CODE: BIH

...ABSTRACT: pays or deposits the minimum amount to the insurance company and remains eligible for an income tax deduction for the interest on his policy loan balance. The balance of the premium not deposited is paid by borrowing on the policy. The policy dividend can be applied to pay the premium, but in some cases, it may be preferable to buy paid-up additions with the dividends. Minimum deposit procedures should be designed to provide the policyowner with an income tax deduction for the interest on the policy loan. The minimum deposit purchase plan may be a more efficient method of purchasing life insurance protection than a "buy term and invest the difference" plan. The data examined indicates that a person in the 50% income tax bracket would have to earn more than 23% before taxes on the side fund...

... buying term. Analysis indicates that results will vary significantly if different policy data, duration, and income tax brackets are assumed. It would be erroneous to generalize that either purchase plan is...

21/3,K/19 (Item 19 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2002 ProQuest Info&Learning. All rts. reserv.

00016243 74-04910

THE PHYSICIAN'S FINANCES - MINIMUM DEPOSIT INSURANCE - A QUESTIONABLE ANSWER

HITCHINGS, BRADLEY

MEDICAL WORLD NEWS V15 N18 PP: 52-53 MAY 3, 1974

ISSN: 0025-763X JRNL CODE: MWN

ABSTRACT: THE MINIMUM DEPOSIT CONCEPT IS DISARMINGLY SIMPLE. THE PHYSICIAN BUYS AN ORDINARY LIFE POLICY AND PAYS PART OF THE PREMIUM WITH MONEY BORROWED FROM THE CASH VALUE OF THE POLICY. THE INSURANCE COMPANY GIVES THE POLICY A CASH VALUE RIGHT FROM THE START, WHICH IT SIMPLY EXTRACTS FROM THE GENERAL SURPLUS PROVIDED BY ITS...

... AGENTS CONSISTENTLY MISREPRESENT MINIMUM DEPOSIT PLANS, CONCEALING HOW MUCH IT ACTUALLY COSTS THE POLICYHOLDER TO BORROW OUT HIS OWN MONEY AND FAILING TO POINT THAT THE INCREASING VALUE OF THE LOAN PROVIDES SHRINKING COVERAGE AT SWELLING COSTS.

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21/3,K/20 (Item 1 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2002 The Gale Group. All rts. reserv.

05128669 Supplier Number: 47829353
**More Than 89,000 Floridians Seek Relief From Prudential, Says Florida
Department of Insurance**
PR Newswire, p0711FLF008
July 11, 1997
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 962

... of "Basic Claim Relief," which enables them to buy a
company-enhanced life insurance policy, **annuity** or mutual fund, or obtain
a low-interest **loan** to help **pay premiums** .
Those filing claims for restitution represent 21 percent of the
327,000 purchasers of all...

21/3,K/21 (Item 2 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2002 The Gale Group. All rts. reserv.

01908766 Supplier Number: 42430929
French up offer for Exec Life
Sacramento Bee (CA), pE1
Oct 9, 1991
Language: English Record Type: Abstract
Document Type: Newspaper; Trade

ABSTRACT:
...an investment and financial services holding company. The revised bid
reflects the increased competition to **buy** the failed Executive **Life** .
The revised bid also makes taking out **loans** against policies and **annuity**
contracts much easier for a substantial numbr of customers and makes
getting cash in 'hardship' cases easier. The offer also provides a
guarantee that most policyholders will not **pay** more in annual **premiums** .
Other announced bidders include the National Organization of Life & Health
Insurance Guaranty Association. Its plan...

...over 95% of Executive Life's customers will have 100% of their death
benefits and **annuity** payments. The French offer amounts to about 81 cents
on the dollar for policyholders and **annuity** customers.
...

21/3,K/22 (Item 3 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2002 The Gale Group. All rts. reserv.

01693771 Supplier Number: 42108220
American National Can offers loans to cover pension cuts
Chicago Tribune (IL) (National Edition), p3;2
May 29, 1991
Language: English Record Type: Abstract
Document Type: Magazine/Journal; Trade

ABSTRACT:
...National Can (Chicago, IL) announced on 5/28/91 that it will make
interest-free **loans** to cover pension cuts of former workers due to the
troubles of Executive Life Insurance (Los Angeles, CA). The 3-month **loan**

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program will cover 30% of **annuity** payments. After California regulators seized Executive Life in 4/91, those regulators cut monthly **annuity** checks by that amount (30%). American National Can's predecessor, National Can was among several...

...assets there were not required to fund pension obligations. About \$21 mil was used to **purchase annuities** from Executive Life, which had been a highly rated insurer at that time. About 700 former National Can workers are covered by the Executive Life **annuities**, including about 370 retirees currently receiving **monthly payments**.

21/3,K/23 (Item 1 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

09028643 SUPPLIER NUMBER: 18719269 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Variable life insurance wins the numbers game. (Financial Planning Focus)
Korn, Donald Jay
Accounting Today, v10, n17, p12(2)
Sep 23, 1996
ISSN: 1044-5714 LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 1164 LINE COUNT: 00091

... bracket. If a higher bracket is assumed, variable life is even further ahead.

Thanks to **income** tax-free **loans** and death benefits, variable life beats variable **annuities**. If you think there must be a catch, you're right -- several catches, in fact. **Buying life insurance** is far more challenging than buying a deferred **annuity**. Some clients will have to **pay** higher life insurance **premiums** because of poor health while others may be uninsurable.

Once a client buys a variable...

21/3,K/24 (Item 2 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

07512666 SUPPLIER NUMBER: 15728863 (USE FORMAT 7 OR 9 FOR FULL TEXT)
On the West Coast, a novel idea for seniors. (Life Estates Income Residency home equity plan for senior citizens) (Personal Finance) (Column)
Cohen, Bruce
Financial Post, p16(1)
August 20, 1994
DOCUMENT TYPE: Column ISSN: 0015-2021 LANGUAGE: ENGLISH
RECORD TYPE: FULLTEXT
WORD COUNT: 1127 LINE COUNT: 00083

... annuity mortgages, or RAMs.

RAM issuers typically lend seniors a lump sum, most of which **buys** a **life annuity** that **pays** **monthly income**. No **loan payments** are due until the senior dies or moves; the interest just compounds.

At current rates...

21/3,K/25 (Item 3 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

06189697 SUPPLIER NUMBER: 13269378 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Deducting the interest on loans to buy policies. (tax laws for insurance in

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an investment portfolio)

Knight, Ray A.; Knight, Lee G.

Best's Review - Life-Health Insurance Edition, v93, n8, p80(3)

Dec, 1992

ISSN: 0005-9706

LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT; ABSTRACT

WORD COUNT: 1734

LINE COUNT: 00139

... a)(3) bars deductions for amounts paid or accrued on indebtedness incurred or continued to **purchase** or carry a **life insurance**, endowment or **annuity** contract when the policyholder follows a plan of purchase that involves directly or indirectly borrowing part or all of the contract's **cash - value** increases. The phrase "plan of purchase" includes payment of part or all of the contract...

...to the entire amount borrowed to purchase or retain the contract, not just the amount **borrowed** from the **cash - value** increases. For example, suppose a client **purchases** a \$100,000 **life insurance policy** with an annual premium of \$2,200. In the first policy year (1986), the taxpayer **pays** the annual **premium** without **borrowing** any **money**. But in the second through fifth policy years (1987-1990), the taxpayer **pays premiums** by systematically borrowing.

Systematic Plan of Borrowing

Cumulative	Total	
Cash Value	Loan	4.8%

Year...

21/3,K/26 (Item 4 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB

(c)2002 The Gale Group. All rts. reserv.

03698004 SUPPLIER NUMBER: 06738116 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Getting ready for the tax man. (1989 Investor's Guide)

Schultz, Ellen

Fortune, v118, n10, p129(3)

Fall, 1988

ISSN: 0015-8259

LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT

WORD COUNT: 2753

LINE COUNT: 00202

21/3,K/27 (Item 5 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB

(c)2002 The Gale Group. All rts. reserv.

03500565 SUPPLIER NUMBER: 06321829 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Index of employers. (hospital profiles) (Nursing Opportunities supplement)

RN, v51, n1, pS6(377)

Jan, 1988

ISSN: 0033-7021

LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT

WORD COUNT: 210302

LINE COUNT: 18943

... a broad array of choices, including 6 medical plans, 2 dental plans, short and long **term** disability and taxfree reimbursement for day care expenses. Elliot Hospital has a liberal earned time...dental insurance including outpatient and pharmacy benefits, fully paid tuition loans, pension plan, tax sheltered **annuities**, free employee parking and an employee activities committee.

Education: We provide 24-hour, inservice education...

...lower than both the Florida and the national averages, and because there is no state **income** tax, many types of housing are available at reasonable costs.

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An Equal Opportunity Employer
BAPTIST...

21/3,K/28 (Item 1 from file: 160)
DIALOG(R)File 160:Gale Group PROMT(R)
(c) 1999 The Gale Group. All rts. reserv.

01091499

Acquisitive Yet Debt-Heavy ICH Corp Is Source of Worry to Insurance Regulators.
WALL STREET JOURNAL 3 STAR, EASTERN (PRINCETON, NJ) EDITION October 26,
1984 p. 331

...taking a surplus debenture as payment. Interest payments on the note shelter the subsidiary's **income** from taxes and the sheltered earnings are used by ICH to **pay** off **loans** or make more acquisitions. The success of the transactions depends on the tax deductions for...

... deductions and new regulations are expected to be issued soon. ICH will be able to **buy** Bankers **Life** regardless of the outcome of the IRS review, according to RT Shaw, chairman.

...

21/3,K/29 (Item 1 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
(c) 2002 Resp. DB Svcs. All rts. reserv.

01294868

Ex-Fed Vice Chairman Helps Develop Loan With Insurance Twist
(HomeVest Financial Group is formed to offer combined home mortgage/life insurance policy product)
American Banker, v CLX, n 187, p 8
September 28, 1995
DOCUMENT TYPE: Journal ISSN: 0002-7561 (United States)
LANGUAGE: English RECORD TYPE: Abstract

ABSTRACT:

...company. The product replaces the 20% down payment used when purchasing a home with a **cash - value** life insurance policy combined with a 100% **loan**. While a homebuyer would have to make higher **monthly payments** under the product, tax deductions would be higher, earnings on the life insurance would accumulate...

...increase over time. HomeVest claims its product results in a reduced net after-tax home- **buying** cost and that the **life insurance** provides a safety valve against declines in real estate value.

...

21/3,K/30 (Item 1 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2002 The Dialog Corp. All rts. reserv.

19718304 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Investing with death in mind
Charles Kindleberger
BUSINESS DAY (SOUTH AFRICA), p010
November 06, 2001
JOURNAL CODE: FBUD LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 1714

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(USE FORMAT 7 OR 9 FOR FULLTEXT)

... along with pension payments. In the US one might also be tempted to consider the **income** from any 401(k) plan & 151; a contribution plan that allows investors to set aside tax-deferred **income** for retirement purposes. However, US tax law requires any 401(k) payments to be taken...

... the age of 90 (and taxed). If social security and pension cover the monthly fee, **income** is still needed for other meals, entertainment beyond that which is provided, additional medical expense...

...The phrase & 147;double taxation& 148; also arises, since one pays a tax first on **income**, then a second on amounts unspent. Many want it abolished, though it is paid by...

... a generation and leave assets to grandchildren. These may lend them to parents. But private **loans** within families must pay interest at ...if not, they are likely to be considered tax evasion rather than tax avoidance. A **loan** to a child to buy a house should use a formal mortgage, which becomes part...

... in the revocable trust and is receiving interest, it, rather than the surviving partner, pays **income** tax. Life is complex and so is death. Former US Senator John Kerrey has said...

...as money market funds or certificates of deposit with maturities of less than a year. **Income** is likely to be limited & 151; one is tempted to write derisory & 151; but the...

21/3,K/31 (Item 1 from file: 476)
DIALOG(R)File 476:Financial Times Fulltext
(c) 2002 Financial Times Ltd. All rts. reserv.

0007530738 BOEALDDAC4FT

The Finance Bill: Brief Description of the Clauses and Schedules of The Finance Bill
Financial Times, P 11
Wednesday, January 12, 1994
DOCUMENT TYPE: NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
Word Count: 12,004

...per cent from 1995-96. They also change the way that relief is given where **loans** are not in the Miras (mortgage interest relief at source) scheme. For home-purchase **loans**, and for **loans** taken out by elderly people to **buy life annuities**, interest paid will no longer be a deduction from **income**. Instead, interest relief will be by means of an '**income** tax reduction', whereby borrowers' **income** tax liability will be reduced by the 'applicable percentage' of the interest they **pay**. Where a **loan** is in the Miras scheme, the amount that borrowers may deduct from interest payments to their lenders will be similarly reduced. The applicable percentage for **annuity**-purchase **loans** will be the basic rate of tax. In relation to most interest payments the clause...

21/3,K/32 (Item 1 from file: 610)
DIALOG(R)File 610:Business Wire
(c) 2002 Business Wire. All rts. reserv.

00123569 19991020293B1146 (USE FORMAT 7 FOR FULLTEXT)
Catskill Financial Announces 18.3% Increase in Fiscal 1999 Earnings Per

Share

Business Wire

Wednesday, October 20, 1999 08:58 EDT

JOURNAL CODE: BW LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

DOCUMENT TYPE: NEWSWIRE

WORD COUNT: 1,763

TEXT:

...18.3% compared to \$.93 reported for the fiscal year ended September 30, 1998.

Net **income** for the fiscal year ended September 30, 1999, was \$4,225,000, up \$343,000...

...20.0% over the \$.25 reported for the comparable quarter ended September 30, 1998. Net **income** for the quarter was \$1,104,000, an increase of \$126,000, up 12.9...

...with strength in the markets we serve, enabled us to grow our core franchise with **loans** up \$13.2 million or 9.4%, and deposits up \$9.1 million or 4...

...impact on the Company's operations or its ability to service its customers. Net interest **income** on a tax equivalent basis for the fiscal year ended September 30, 1999, was \$12...

...expense related to borrowings used to fund the Company's stock repurchase and corporate-owned **life insurance purchases**. Weighted average common shares outstanding for the fiscal year ended September 30, 1999, were 3...

...or 7.7% from the comparable period. The growth in average earning assets was primarily **loans**. The favorable residential refinancing market in 1998 and early 1999 enabled the Company to successfully promote **loans**, which generated strong originations. Average **loans** outstanding increased \$15.9 million, or 12.3% over the fiscal year ended September 30...

...points from the comparable period, principally due to the funding of stock repurchases and the **purchase** of corporate-owned **life insurance**.

Non-interest **income** was \$866,000, an increase of \$286,000, or 49.3%. The increase was principally...

...real estate at losses compared to gains realized in the comparable period.

The provision for **loan** losses for the fiscal year ended September 30, 1999, was \$190,000 or .13% of average **loans**, essentially unchanged from the \$189,000 or .15% of average **loans** in the comparable fiscal year. Non-performing **loans** were \$544,000 as of September 30, 1999, or .36% of total **loans**, down \$47,000 from September 30, 1998 when they were \$591,000 or .42% of total **loans**. The Company also had lower net charge-offs of \$47,000 or .03% of average **loans** for the fiscal year ended September 30, 1999, compared to net charge-offs of \$128,000 or .10% of average **loans** in the comparable period. At September 30, 1999, the allowance for **loan** losses was \$2,093,000, or 1.37% of period end **loans**, and provided **coverage** of non-performing **loans** of 384.7%, compared to 1.40% and 330.0% as of September 30, 1998...

...assets were \$338.8 million, up \$24.0 million, or 7.6% principally due to **loan** growth and the corporate-owned **life insurance purchase**. Shareholders' equity was

Search Report from Ginger D. Roberts

\$59.2 million, or 17.5% of total assets, down \$8.6...
...the economy which could materially change anticipated credit quality trends and the ability to generate **loans** ; unforeseen business risks related to Year 2000 computer systems issues; and significant changes in accounting...

21/3,K/33 (Item 1 from file: 613)
DIALOG(R)File 613:PR Newswire
(c) 2002 PR Newswire Association Inc. All rts. reserv.

00820317 20020909NEM023 (USE FORMAT 7 FOR FULLTEXT)
The Hartford's New Universal Life Policy Introduced
PR Newswire
Monday, September 9, 2002 11:08 EDT
JOURNAL CODE: PR LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
DOCUMENT TYPE: NEWSWIRE
WORD COUNT: 896

TEXT:

...introducing a new universal life insurance policy offering a lifetime protection guarantee and fixed-rate **cash value** growth.

Stag Universal Life Plus is designed for consumers who need permanent life insurance to...

...their businesses. The policy is issued by Hartford Life Insurance Co. and Hartford Life and **Annuity** Insurance Co.

"We expect Stag Universal Life Plus to be embraced by financial professionals whose...

...need permanent life insurance protection."

According to Fitch, Hartford Life anticipates that some policyholders who

purchase universal life policies in the current bear market may eventually want variable universal life coverage once the equity...

...the first five policy years without evidence of insurability. The account value and any outstanding **loans** will be transferred to the new policy.(1), (2)

Although Stag Universal Life Plus matures...

...to extend their coverage indefinitely. After maturity, the death benefit is continued, even if the **cash value** is zero.

An estate tax repeal option allows policyholders to surrender their policies without paying...

...whose health conditions would previously require them to be rated at tables 1-4 and **pay** extra **premiums**.

The Hartford Financial Services Group, Inc. (NYSE: HIG) is one of the nation's largest...

...Hartford's Internet address is www.thehartford.com.

(1) Access to policy account value through **loans** is free from current Federal taxation, as long as the policy remains in force. Withdrawals...

...policy is not a Modified Endowment Contract (MEC). Distributions from MECs

are subject to federal **income** tax to the extent of the gain in the policy.

Taxable distributions are subject to...

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21/3,K/34 (Item 1 from file: 624)
DIALOG(R)File 624:McGraw-Hill Publications
(c) 2002 McGraw-Hill Co. Inc. All rts. reserv.

0026040

Insurance THERE'S MORE LIFE IN LIFE INSURANCE, THANKS TO TAX REFORM: It's
still a legitimate way to defer earnings--and borrow tax-free
Business Week December 29, 1986; Pg 126; Number 2979
Journal Code: BW ISSN: 0007-7135
Word Count: 756 *Full text available in Formats 5, 7 and 9*

BYLINE:

Resa W. King in Hartford and Christopher Farrell in New York

TEXT:

...the insurer pockets management fees and any load charges.

Another alternative is a tax-deferred annuity . But unlike life insurance, you'll pay taxes on any borrowed money . An annuity , however, may be attractive for those who can't qualify for a life policy .

The biggest problem in buying one of the industry's tax-sheltered products is getting good information. Financial planners recommend...
?

Search Report from Ginger D. Roberts

?show files;ds

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(c) 2002 The New York Times
File 489:The News-Sentinel 1991-2002/Dec 12
(c) 2002 Ft. Wayne Newspapers, Inc
File 490:Tallahassee Democrat 1993- 2002/Nov 30
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(c) 2002 St Paul Pioneer Press
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(c) 2002 The Miami Herald Publishing Co.
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(c) 2002 USA Today
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(c) 2002 The Oregonian
File 706:(New Orleans)Times Picayune 1989-2002/Dec 11
(c) 2002 Times Picayune
File 707:The Seattle Times 1989-2002/Dec 11
(c) 2002 Seattle Times
File 708:Akron Beacon Journal 1989-2002/Dec 12
(c) 2002 Akron Beacon Journal
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(c) 2002 Palm Beach Newspapers Inc.
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(c) 2002 Christian Science Monitor
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(c) 2002 Daily News of Los Angeles
File 717:The Washington Times Jun 1989-2002/Dec 12
(c) 2002 Washington Times
File 718:Pittsburgh Post-Gazette Jun 1990-2002/Dec 13
(c) 2002 PG Publishing
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(c) 2002 Times Union
File 720:(Columbia) The State Dec 1987-2002/Dec 12

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 (c) 2002 Lexington Herald-Leader
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 (c) 2002 The Cincinnati Post
 File 723:The Wichita Eagle 1990-2002/Dec 12
 (c) 2002 The Wichita Eagle
 File 724:(Minneapolis)Star Tribune 1989-1996/Feb 04
 (c) 1996 Star Tribune
 File 725:(Cleveland)Plain Dealer Aug 1991-2000/Dec 13
 (c) 2000 The Plain Dealer
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 (c) 2002 Philadelphia Newspapers Inc
 File 732:San Francisco Exam. 1990- 2000/Nov 21
 (c) 2000 San Francisco Examiner
 File 733:The Buffalo News 1990- 2002/Dec 11
 (c) 2002 Buffalo News
 File 734:Dayton Daily News Oct 1990- 2002/Dec 12
 (c) 2002 Dayton Daily News
 File 735:St. Petersburg Times 1989- 2000/Nov 01
 (c) 2000 St. Petersburg Times
 File 736:Seattle Post-Int. 1990-2002/Dec 12
 (c) 2002 Seattle Post-Intelligencer
 File 738:(Allentown) The Morning Call 1990-2002/Dec 12
 (c) 2002 Morning Call
 File 740:(Memphis)Comm.Appeal 1990-2002/Dec 12
 (c) 2002 The Commercial Appeal
 File 741:(Norfolk)Led./Pil. 1990-2002/Dec 12
 (c) 2002 Virg.-Pilot/Led.-Star
 File 742:(Madison)Cap.Tim/Wi.St.J 1990-2002/Dec 12
 (c) 2002 Wisconsin St. Jrnl
 File 743:(New Jersey)The Record 1989-2002/Dec 12
 (c) 2002 No.Jersey Media G Inc
 File 744:(Biloxi) Sun Herald 1995-2002/Dec 10
 (c) 2002 The Sun Herald
 File 13:BAMP 2002/Dec W1
 (c) 2002 Resp. DB Svcs.
 File 75:TGG Management Contents(R) 86-2002/Dec W1
 (c) 2002 The Gale Group

Set	Items	Description
S1	46	FUND?(5N)(PURCHASE?)(3N)(INSURANCE? OR DEATH()BENEFIT? ?)(-5N)LOAN? ? NOT PY>2000
S2	43	RD (unique items)
S3	7	S2(S)(ANNUITY OR ANNUITIES OR INCOME)
S4	0	S3(S)(PAY? OR REIMBURS?)(2W)LOAN?
S5	7	RD S3 (unique items)

?t5/3,k/all

5/3,K/1 (Item 1 from file: 492)
 DIALOG(R)File 492:Arizona Repub/Phoenix Gaz
 (c) 2002 Phoenix Newspapers. All rts. reserv.

07296188

RULE CHANGES OPEN DOORS TO MORTGAGES

Arizona Republic/Phoenix Gazette (AZ) - SATURDAY, October 23, 1993
 By: KENNETH R. HARNEY, Washington Post Writers Group

Edition: Final Section: AZ Home Page: WV1
 Word Count: 914

... performance under the "community home buyers" program over the past three years.

Search Report from Ginger D. Roberts

The program has **funded** low-down-payment - 5 percent down is typical - **loans** for more than 17,000 low- **income** **purchasers** , primarily in urban neighborhoods around the country. GE provided private mortgage **insurance** on **loans** originated by local lenders, who then sold the insured notes to Fannie Mae, the Federal...

5/3,K/2 (Item 1 from file: 631)
DIALOG(R)File 631:Boston Globe
(c) 2002 Boston Globe. All rts. reserv.

04534589
PLAN WOULD FINANCE LOW-INCOME HOUSING
BOSTON GLOBE (BG) - FRIDAY June 10, 1988
By: (Globe Washington Bureau)
Edition: THIRD Section: NATIONAL/FOREIGN Page: 7
Word Count: 109

TEXT:
A neighborhood revitalization group and Allstate **Insurance** Co. have devised plans to **purchase** \$10 million in low-interest mortgage **loans** from US cities, in an attempt to provide more **funds** for low- **income** housing, backers of the program announced yesterday. William A. Whiteside, executive director of Neighborhood Reinvestment...

... will use proceeds from the loan sales to offer new loans or to build low- **income** housing, Whiteside said.

5/3,K/3 (Item 1 from file: 718)
DIALOG(R)File 718:Pittsburgh Post-Gazette
(c) 2002 PG Publishing. All rts. reserv.

06603041
HERE'S WHAT LENDERS OFFER BUYERS IN DESIGNATED AREAS
Pittsburgh Press (PP) - SUNDAY APRIL 12, 1992
Edition: FIRST Section: FINANCE Page: E1
Word Count: 759

... below current mortgage market rate, no points, minimum 5 percent down payment, no private mortgage **insurance** , no minimum or maximum **loan** amount, no **income** limits, qualifying ratios extended to 33 and 38 percent. Combined **purchase** /rehab **loan** -- both **purchase** amount and **funds** for rehab, provided total **loan** does not exceed market value of house after renovation.

Bell Federal

Mortgage up to 95...

5/3,K/4 (Item 1 from file: 722)
DIALOG(R)File 722:Cincinnati/Kentucky Post
(c) 2002 The Cincinnati Post. All rts. reserv.

08614073
FIFTH THIRD TEAMS ON LOANS
CINCINNATI POST (CP) - Tuesday, April 23, 1996
Edition: METRO Section: BUSINESS Page: 7B
Word Count: 135

Search Report from Ginger D. Roberts

TEXT:

... make 3 percent down payments on homes, with as little as 1 percent of the purchase price coming from their own funds. PMI Mortgage Insurance Co. will insure all the loans originated through the program. The program will target buyers earning up to 115 percent of their area's median income, particularly those in central cities. Fifth Third will finance 97 percent of the purchase price...

5/3,K/5 (Item 1 from file: 724)
DIALOG(R) File 724: (Minneapolis) Star Tribune
(c) 1996 Star Tribune. All rts. reserv.

07311059

NEW MORTGAGE GUIDELINES ATTEMPT TO REMOVE LENDERS' CULTURAL BIASES

STAR TRIBUNE (MS) - Saturday, November 6, 1993

By: Kenneth Harney

Edition: Metro Edition Section: EMPLOYMENT & HOME Page: 11H

Word Count: 937

... performance under the "community home buyers" program over the past three years. The program has funded low downpayment (5 percent down is typical) loans for over 17,000 low-income purchasers, primarily in urban neighborhoods around the country. GE provided private mortgage insurance on loans originated by local lenders, who then sold the insured notes to Fannie Mae, the Federal...

5/3,K/6 (Item 1 from file: 732)
DIALOG(R) File 732: San Francisco Exam.
(c) 2000 San Francisco Examiner. All rts. reserv.

07298139

UNDERWRITING RULES INTENDED TO CUT THROUGH CULTURAL BIAS

San Francisco Examiner (EX) - Sunday, October 24, 1993

By: Kenneth R. Harney SPECIAL TO THE EXAMINER

Edition: FIFTH Section: REAL EST Page: F4

Word Count: 742

... performance under the "community home buyers" program over the past three years. The program has funded low down-payment (5 percent down is typical) loans for more than 17,000 low-income purchasers, primarily in urban neighborhoods around the country. GE provided private mortgage insurance on loans originated by local lenders, who then sold the insured notes to the Federal National Mortgage...

5/3,K/7 (Item 1 from file: 733)
DIALOG(R) File 733: The Buffalo News
(c) 2002 Buffalo News. All rts. reserv.

05821018

EX-INSURANCE AGENT INDICTED IN FRAUD

BUFFALO NEWS (BN) - SATURDAY November 17, 1990

Edition: FINAL Section: LOCAL Page: C4

Word Count: 191

...from insurance policies.

Several of Kennedy's victims were elderly people who thought he had purchased tax-free income funds for them, prosecutors said.

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A routine company audit uncovered discrepancies in Kennedy's files, and

...
?

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?show files;ds

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 (c) 1999 Business Wire
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 (c) 1999 PR Newswire Association Inc
 File 13:BAMP 2002/Dec W1
 (c) 2002 Resp. DB Svcs.
 File 75:TGG Management Contents(R) 86-2002/Dec W1
 (c) 2002 The Gale Group

Set	Items	Description
S1	268	FUND?(5N) (PURCHASE?) (3N) (INSURANCE? OR DEATH()BENEFIT? ?) (-5N)LOAN? ? NOT PY>2000
S2	180	RD (unique items)
S3	23	S2(S) (ANNUITY OR ANNUITIES OR INCOME)
S4	0	S3(S) (PAY? OR REIMBURS?) (2W)LOAN?
S5	23	RD S3 (unique items)

?t5/3,k/all

5/3,K/1 (Item 1 from file: 15)
 DIALOG(R)File 15:ABI/Inform(R)
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01581944 02-32933
Unlocking house equity
 Chinloy, Peter; Cho, Man
 Real Estate Finance v14n4 PP: 79-84 Winter 1998
 ISSN: 0748-318X JRNL CODE: RFN
 WORD COUNT: 4133

...TEXT: markets - are reinforced by housing institutions. The borrower on a mortgage faces a balance sheet **loan** -to-value restriction. A **loan** -to-value ratio above 80% requires the borrower to **purchase** mortgage **insurance** against default, raising the **loan** cost. Conventional lenders

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will not fund a loan -to-value ratio above 97%. Adding closing costs for points, other loan fees and transaction...

... insurance accounts are excluded. The borrower has restrictions on the proportion of total before-tax income that can be used for housing costs, mortgage payments, property taxes, house insurance, and association fees. This front-end ratio is typically limited to 28% of total income. Housing costs plus other consumer debt service is limited to 36% of total income - the back-end ratio. These are guidelines used by the secondary market agencies Fannie Mae...

5/3,K/2 (Item 2 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01286310 99-35706

Focus on client needs not product, in cross-sale

Littell, Robert S
National Underwriter (Property & Casualty/Risk & Benefits Management)
v100n36 PP: 9, 12 Sep 2, 1996
ISSN: 1042-6841 JRNL CODE: NUN
WORD COUNT: 1358

...TEXT: for deferred compensation agreement.

* Insurance to back a loan or line of credit.

Most life insurance and disability income purchases are
"discretionary" purchases and involve admitting and accepting one's
mortality or the chance that he or she...

5/3,K/3 (Item 3 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01286275 99-35671

Focus on client needs in cross-sale

Littell, Robert S
National Underwriter (Life/Health/Financial Services) v100n37 PP: 41 Sep
9, 1996
ISSN: 0893-8202 JRNL CODE: NUD
WORD COUNT: 1155

...TEXT: for deferred compensation agreement.

* Insurance to back a loan or line of credit.

Most life insurance and disability income purchases are
"discretionary" purchases and involve admitting and accepting one's
mortality or the chance that he or she...

5/3,K/4 (Item 4 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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00756518 94-05910

The evolving loan sales market

Haubrich, Joseph G; Thomson, James B
Economic Commentary (Federal Reserve Bank of Cleveland) PP: 1-6 Jul 15,

1993
ISSN: 0428-1276 JRNL CODE: ECC
WORD COUNT: 3158

...TEXT: the development of this market.

To track the market's performance, we use data on **loans** sold and **purchased** by banks covered by the Federal Deposit **Insurance** Corporation's Bank **Insurance** Fund. Our main sources are the Federal Financial Institutions Examination Council's Quarterly Reports on **Income** and Condition, or "call reports." The data on loan sales extend from March 1984 to...

5/3,K/5 (Item 5 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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00588080 92-03253

Annuity Tax and Planning Considerations

Smith, Dan W.; Powell, Gary V.; Tegeler, Jeffrey W.
Journal of the American Society of CLU & ChFC v46n1 PP: 34-43 Jan 1992
ISSN: 0742-9517 JRNL CODE: CLU
WORD COUNT: 6693

...TEXT: is taxed to the transferee.(44)

Deductibility of Policy Loan Interest

The deductibility of policy **loan** interest on **loans** used to **purchase** an **annuity** contract is subject to the same general rules relating to the deductibility of policy **loan** interest on life **insurance** policies.(45)
Therefore, if a client borrows **funds** to **purchase** a single premium deferred **annuity**, the **loan** interest will generally not be deductible.

Split Annuities

In recent years, the so-called "split..."

5/3,K/6 (Item 6 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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00360699 87-19533

Find Premium Dollars by Borrowing from Qualified Plans

Hill, Stanfield
Journal of the American Society of CLU & ChFC v41n3 PP: 58-61 May 1987
ISSN: 0742-9517 JRNL CODE: CLU

ABSTRACT: A good source of **funds** for the **purchase** of life **insurance** or equity products is **loans** from qualified retirement plans. Under appropriate conditions, such **loans** can be arranged for corporate plan participants, including stockholder employees, their beneficiaries, employers, owner/employees...

...such loan arrangements are pension, profit-sharing, and thrift plans, as well as tax-sheltered **annuities** and, possibly, individual retirement accounts. In certain cases, the interest paid on these loans can be **income** tax-deductible. Of course, these loans on qualified plans are subject to tax law restrictions...

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5/3,K/7 (Item 1 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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07878779 Supplier Number: 65789450 (USE FORMAT 7 FOR FULLTEXT)
Zions Bank Partners With Fannie Mae to Provide Homeownership Opportunities on Ute Tribal Lands.
PR Newswire, pNA
Oct 6, 2000
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 650

... new home and the purchase and rehabilitation of a previously owned home. There are no **income** limitations. Under this experiment the tribe has agreed to pay the required mortgage **insurance** which lowers borrowers' monthly payment. Zions Bank will originate the mortgages, Fannie Mae will **purchase** the **loans** and PMI Mortgage **Insurance** Company will provide mortgage **insurance** for the **loans**. Other mortgage programs are available that allow no down payment from the borrowers **funds**, if borrowers meet certain **income** limitations.

In addition, the Uintah Basin Association of Governments, through the Utah State University extension...

5/3,K/8 (Item 2 from file: 16)
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06561005 Supplier Number: 55434389 (USE FORMAT 7 FOR FULLTEXT)
Innovative Pilot Program by Illinois Housing Development Authority, Partnership for HomeOwnership Foundation, and PMI Mortgage Insurance Co. Is a Success.
PR Newswire, p7871
August 12, 1999
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 807

(USE FORMAT 7 FOR FULLTEXT)

TEXT:
CHICAGO, Aug. 12 /PRNewswire/ -- Sixty low and moderate **income** families in southern Illinois are now homeowners thanks to an innovative pilot program that features...

...totaling over \$3.3 million have been originated. The loans are targeted toward borrowers whose **income** is 80% or less than the area median in 29 southern Illinois counties. For their respective roles, the IHDA will provide reduced interest rate **funds** and closing cost assistance, the Partnership for HomeOwnership Foundation will conduct pre- **purchase** counseling, while PMI will provide mortgage **insurance** on all approved **loans**.

5/3,K/9 (Item 3 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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04640949 Supplier Number: 46827399 (USE FORMAT 7 FOR FULLTEXT)
St. Francis Capital announces fourth quarter earnings.
Business Wire, p10251038

Search Report from Ginger D. Roberts

Oct 25, 1996
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 2276

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

MILWAUKEE--(BUSINESS WIRE)--Oct. 25, 1996--St. Francis Capital Corporation (NASDAQ:STFR) today reported net **income** for the three months ended September 30, 1996 of \$2.7 million or \$0.48 per share and net **income** for the twelve months ended September 30, 1996 of \$13.6 million or \$2.35...

...time, after-tax assessment of \$2.5 million for the recapitalization of the Savings Association **Insurance Fund** ("SAIF") and an after-tax effect of \$600,000 for an additional provision for **loan** losses on a pool of auto **loans purchased** by the Company. The Company also announced a 20% increase in its quarterly dividend to...

5/3,K/10 (Item 4 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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04635634 Supplier Number: 46819638 (USE FORMAT 7 FOR FULLTEXT)

AMBANC Corp. Announces Third Quarter Results

PR Newswire, pl021CLM040

Oct 21, 1996

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 1507

Net **income** for the quarter ended September 30, 1996, was \$1,872,000 or \$.59 per share...

...1995. The quarterly earnings per share reflect a one time assessment to the Savings Association **Insurance Fund**. The assessment was on savings and **loan** deposits **purchased**, and equaled a reduction of \$.04 per share during this quarter. Net **income** for the nine months ended September 30, 1996, is up 13.37% to \$5,892...

5/3,K/11 (Item 5 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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04555440 Supplier Number: 46695487 (USE FORMAT 7 FOR FULLTEXT)

Focus On Client Needs In Cross-Sale

National Underwriter Life & Health-Financial Services Edition, p41

Sept 9, 1996

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Trade

Word Count: 1142

... for deferred compensation agreement.

Insurance to back a loan or line of credit.

Most life **insurance** and disability **income purchases** are 'discretionary' **purchases** and involve admitting and accepting one's mortality or the chance that he or she...

5/3,K/12 (Item 6 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)

Search Report from Ginger D. Roberts

(c) 2002 The Gale Group. All rts. reserv.

04544549 Supplier Number: 46678597 (USE FORMAT 7 FOR FULLTEXT)
Focus On Client Needs, Not Product, In Cross-Sale
National Underwriter Property & Casualty-Risk & Benefits Management, p9
Sept 2, 1996
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 1320

... for deferred compensation agreement.
Insurance to back a loan or line of credit.
Most life **insurance** and disability **income purchases** are
'discretionary' **purchases** and involve admitting and accepting one's
mortality or the chance that he or she...

5/3,K/13 (Item 7 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2002 The Gale Group. All rts. reserv.

01516901 Supplier Number: 41845817 (USE FORMAT 7 FOR FULLTEXT)
Nationwide to Court Bank Customers
Financial Services Week, p2
Feb 4, 1991
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 69

(USE FORMAT 7 FOR FULLTEXT)
TEXT:

...by Landmark Financial Services, Oklahoma City, that sell financial
products through banks and savings and **loans**. The companies market
annuities, mutual **funds** and life **insurance** products. The **purchase**
agreement will give Columbus, Ohio-based Nationwide ownership over lease
and distribution arrangements with 10...

5/3,K/14 (Item 1 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

10087563 SUPPLIER NUMBER: 20436074 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Tips on investing. (real estate planning)
Wiesel, Henry
Electronic Design, v46, n1, p120X(1)
Jan 12, 1998
ISSN: 0013-4872 LANGUAGE: English RECORD TYPE: Fulltext; Abstract
WORD COUNT: 541 LINE COUNT: 00045

...ABSTRACT: in tax laws. A strategy should also be ascertained for
dealing with the estate and **income** tax issues of qualified retirement
plans and individual retirement accounts. Sources from which **funds** can be
used to pay estate taxes include cash reserves, **loans**, life **insurance**
and liquidation of assets. Moreover, the **purchase** of a policy within an
irrevocable trust may keep life insurance proceeds from being included...

5/3,K/15 (Item 2 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

Search Report from Ginger D. Roberts

07548314 SUPPLIER NUMBER: 15783145 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Affordable housing getting a big boost. (New York City)
Weiss, Lois
Real Estate Weekly, v41, n7, p1(2)
Sept 21, 1994
LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 1454 LINE COUNT: 00113

... by moderate income families with incomes between \$32,000 and \$53,000.

SONYMA's mortgage **insurance** fund is providing 75 percent of the mortgage **insurance** on the construction **loan**. The **purchase** price has a number of subsidies. City and Federal subsidies can be obtained of up to \$10,000 each, depending on **income**, while the State will subsidize \$15,000. The owner's unit will total 1,840...

5/3,K/16 (Item 3 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

05558145 SUPPLIER NUMBER: 11591029 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Home Mortgage Disclosure Act: expanded data on residential lending.
Canner, Glenn B.; Smith, Dolores S.
Federal Reserve Bulletin, v77, n11, p859(23)
Nov, 1991
ISSN: 0014-9209 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 9940 LINE COUNT: 00815

... by depository institutions, pension funds, insurance companies, and others.

Basic underwriting guidelines (such as maximum **loan** -to-value ratios and monthly debt-to- **income** ratios) also differ among the secondary market participants, although FNMA and FHLMC follow essentially the...

5/3,K/17 (Item 4 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
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05492747 SUPPLIER NUMBER: 11490007 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Excerpts from Fed study on bias in home lending. (Required Reading)
(transcript)
American Banker, v156, n208, p9(3)
Oct 28, 1991
DOCUMENT TYPE: transcript ISSN: 0002-7561 LANGUAGE: ENGLISH
RECORD TYPE: FULLTEXT
WORD COUNT: 5272 LINE COUNT: 00434

... by depository institutions, pension funds, insurance companies, and others.

Basic underwriting guidelines (such as maximum **loan** -to-value ratios and monthly debt-to- **income** ratios) also differ among the secondary market participants, although FNMA and FHLMC follow essentially the...

5/3,K/18 (Item 5 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

04769371 SUPPLIER NUMBER: 08698190 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Public/private partnership offers affordable mortgage program.

Search Report from Ginger D. Roberts

(PARTNERS/UNITED for Affordable Mortgages)

PR Newswire, 0802DE018

August 2, 1990

LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT

WORD COUNT: 738

LINE COUNT: 00063

... PARTNERS/UNITED program provide a component that, when added to the others, will increase the **funds** available for lower- **income** mortgage lending. The program's participating lenders will originate and service the **loans**. United Guaranty will provide mortgage **insurance**, Freddie Mac will **purchase** the mortgages, and community organizations will promote the program on a grassroots level.

Freddie Mac...

5/3,K/19 (Item 6 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

04124665 SUPPLIER NUMBER: 08030461 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Asset securitization: a supervisory perspective.

Boemio, Thomas R.; Edwards, Gerald A., Jr.
Federal Reserve Bulletin, v75, n10, p659(11)
Oct, 1989

ISSN: 0014-9209 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 6953 LINE COUNT: 00587

... any excess servicing fees created by the asset securitization process.

Thus, asset sales boost standard **income** measures, such as return on assets, in two ways. They serve to bolster **income** in the period of the sale through the generation of fees while reducing the total...

...made. Thus, a banking organization can increase its share of markets for particular types of **loans** without the deterioration of its capital ratios.

The largest purchasers of asset-backed securities have...

5/3,K/20 (Item 1 from file: 160)

DIALOG(R)File 160:Gale Group PROMT(R)
(c) 1999 The Gale Group. All rts. reserv.

02243504

Strong earnings enable airlines to finance fleet expansion
Aviation Week & Space Technology July 24, 1989 p. 85
ISSN: 0005-2175

... airlines had combined operating revenues of \$48.7 bil+ and \$42.6 bil+ in operating **income** after expenses in 1988; 1989 figures should be a bit lower, but still strong enough...

... hostile takeovers at affected airlines could also reduce aircraft financing to airlines. Capital for aircraft **purchases** comes from numerous sources, including pension **funds**, **insurance** companies and large international banks, along with the aircraft manufacturers themselves, which offer mortgage **loans** for their aircraft. Aircraft financing is considered a safe investment and offers high returns. Aircraft...

5/3,K/21 (Item 1 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter

Search Report from Ginger D. Roberts

(c) 2002 The Dialog Corp. All rts. reserv.

12406455 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Analysts wary of NF stock while BOT licence pending

NATION (THAILAND)

August 15, 2000

JOURNAL CODE: WTNN LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 598

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... securities, insurance and mutual funds, analysts said.
Adisak further said that the decision on the **purchased loans** seems to be a way for NF to seek new **income** as receiving **income** from new loan extensions is unlikely at this time.

He said that NF decided to...

5/3,K/22 (Item 2 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter

(c) 2002 The Dialog Corp. All rts. reserv.

11250726

thornLast-minute legal wranglesyy thornthorn

AL AHAM

May 29, 2000

JOURNAL CODE: WAAH LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 957

...first bill, the Housing Mortgage Law, in preparation for some time, purports to encourage banks, **insurance** companies and mutual **funds** to extend house **purchase loans**, particularly to those on limited incomes. The bill also aims at encouraging investors to set...

... acquire the savings needed to buy a flat. Now, regardless of how much their monthly **income** may be, this bill will assist them in buying a reasonable flat in a short...

... Banking and Credit Law no163 was yy thornthornsubmitted to allow banks extend loans to limited- **income** citizens. It floundered because it yy thornthornsought to use the house itself as collateral, a...

5/3,K/23 (Item 1 from file: 476)

DIALOG(R)File 476:Financial Times Fulltext

(c) 2002 Financial Times Ltd. All rts. reserv.

0008032567 BOFAREZACMFT

Insurers urge bill rethink on inheritance tax

JIM KELLY, Accountancy Correspondent

Financial Times, P 8

Wednesday, January 18, 1995

DOCUMENT TYPE: NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

Word Count: 374

...if they had charged interest at the official rate - now 8 per cent.

Gift and loan plans, which are popular, involve setting up trusts with **funds** used to **purchase** life **insurance** policies. In some cases they can also provide **income** to the settlor.

The ABI said it had received complaints from members which sell such...

Search Report from Ginger D. Roberts

?

December 13, 2002 10 14:46

Search Report from Ginger D. Roberts

?show files;ds

File 2:INSPEC 1969-2002/Dec W2
(c) 2002 Institution of Electrical Engineers
File 35:Dissertation Abs Online 1861-2002/Nov
(c) 2002 ProQuest Info&Learning
File 65:Inside Conferences 1993-2002/Dec W2
(c) 2002 BLDSC all rts. reserv.
File 99:Wilson Appl. Sci & Tech Abs 1983-2002/Nov
(c) 2002 The HW Wilson Co.
File 233:Internet & Personal Comp. Abs. 1981-2002/Dec
(c) 2002 Info. Today Inc.
File 256:SoftBase:Reviews,Companies&Prods. 82-2002/Nov
(c)2002 Info.Sources Inc
File 474:New York Times Abs 1969-2002/Dec 11
(c) 2002 The New York Times
File 475:Wall Street Journal Abs 1973-2002/Dec 11
(c) 2002 The New York Times
File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13
(c) 2002 The Gale Group

Set	Items	Description
S1	114529	(BORROW? OR LEND?) (3N) (MONEY OR CASH) OR LOAN? ?
S2	2806	(PURCHASE OR PURCHASING OR BUY OR BUYING OR OBTAIN? OR PURCHASES OR BUYS) (4N) (LIFE(2W) (INSURANCE? OR POLICY OR POLICIES) OR (TERM OR WHOLE) (LIFE OR LIFE)
S3	171349	ANNUITY? OR ANNUITIES OR PAY? (OUT OR BACK) OR CASH (VALUE OR INCOME
S4	4645	(PAY? OR COVER? OR "USED (FOR" OR "APPLIED (TO") (3W) (PREMIUM? ? OR MONTHLY (PAYMENT OR FEE? ?) OR S1)
S5	5314	(PERIOD? OR MONTHLY OR QUARTERLY) (3N) (DISTRIBUTION? OR PAY- (OUT? OR WITHDRAWAL? OR PAYMENT?) OR PERIOD (CERTAIN (ANNUITY
S6	5	S2 AND S3 AND (S4 OR S5)
S7	1	S1 AND S2 AND S3 AND (S4 OR S5)
S8	9	S1 AND S2 AND S3
S9	45	S1 AND S2
S10	360603	LIFE(2W) (INSURANCE OR POLICY OR POLICIES) OR (TERM OR WHOLE) (LIFE OR LIFE OR DEATH (BENEFIT? ?
S11	2364	S1 AND S10
S12	299	S3 AND S11
S13	21	S12 AND S4
S14	3	S12 AND S5
S15	2	S14 NOT (S6 OR S9)
S16	297	S12 NOT S15
S17	296	S16 NOT S6
S18	35	S6:S8 OR S13:S15
S19	34	RD (unique items)
S20	25	S19 NOT PY>2000

?t20/7/all

20/7/1 (Item 1 from file: 2)

DIALOG(R) File 2:INSPEC

(c) 2002 Institution of Electrical Engineers. All rts. reserv.

01603072 INSPEC Abstract Number: C80034471

Title: Using linear programming for planning life insurance purchases

Author(s): Schleef, H.J.

Author Affiliation: Univ. of Oregon, Eugene, OR, USA

Journal: Decision Sciences vol.11, no.3 p.522-34

Publication Date: July 1980 Country of Publication: USA

CODEN: DESCDQ ISSN: 0011-7315

Language: English Document Type: Journal Paper (JP)

Treatment: Economic aspects (E); Theoretical (T)

Abstract: A linear programming model is developed to address problems that arise in estate planning and personal life insurance management. The objective is to maximize net present value resulting from the optimal combination of life insurance and self-insurance, subject to a budget constraint in each period of a finite horizon. In addition, a death-benefit requirement must be satisfied in each period. The model is sufficiently flexible to include both term and whole life (**cash value**) insurance, self-insurance (alternative investment), policy **loans** , and buy back (cancellation) amounts in each period. By modifying the budgets and requirements, the model provides useful information related to interest-adjusted cost and marginal rate of return which can then be used to compare different policies. Numerical examples are presented to demonstrate the technique. (4 Refs)

Subfile: C

20/7/2 (Item 1 from file: 35)

DIALOG(R)File 35:Dissertation Abs Online

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01616350 ORDER NO: AADMQ-23497

BARRIERS TO FOOD PROCUREMENT: THE EXPERIENCE OF URBAN ABORIGINAL WOMEN IN WINNIPEG (MANITOBA)

Author: SINCLAIRE, MONECA

Degree: M.SC.

Year: 1997

Corporate Source/Institution: THE UNIVERSITY OF MANITOBA (CANADA) (0303)

Adviser: JOSEPH KAUFERT

Source: VOLUME 36/02 of MASTERS ABSTRACTS.

PAGE 521. 240 PAGES

ISBN: 0-612-23497-5

In-depth qualitative interviews were conducted with a snow-ball or reputational sample of 19 Aboriginal women who were single-parents. The purpose was to explore the women's experiences of grocery shopping and to document possible impact of the cultural norm, of obligation, on their shopping patterns.

Unstructured interviews with key informants, participant observations and cognitive mapping were used as the primary methods of data collection. These methodologies were selected to facilitate an in-depth study of experiences, attitudes, and perceptions of the participants, as they related to food selection.

The Aboriginal women in this research not only experienced barriers related to financial insecurity they experienced the unique barrier of the "obligation" system imbedded in the Aboriginal culture. In Aboriginal culture the extended family, composed of immediate relatives and close friends, functioned as a co-operative unit to create and **obtain** the necessities of **life** such as food, shelter, and clothing (Nagler, 1970).

The barriers imbedded in financial insecurity were: (a) geographical distance, and the need for improved (b) housing, (c) transportation, and (d) child care. In this study the methods women used to obtain more food or money were: (a) using food banks; (b) **borrowing money** ; (c) pawning of durable goods, such as a video cassette recorder; (d) development of credit with the local neighbourhood grocery stores; (e) and receiving country foods from family or friends.

Whereas the cultural barrier intensified their financial insecurity since the coping mechanisms involved methods that meant spending additional money or further mental stress. If a woman did not want the visiting relatives to stay at her home the woman would, for example, move to a new location without notifying her relatives. This method meant the woman had to use her limited **income** for moving.

It is important to understand the woman's food choices because

ultimately the dietary practices of a mother affect the health of her children.

20/7/3 (Item 2 from file: 35)
DIALOG(R)File 35:Dissertation Abs Online
(c) 2002 ProQuest Info&Learning. All rts. reserv.

01539514 ORDER NO: AAD97-14946
A MODEL OF DESIRED WEALTH AT RETIREMENT, AN ESTIMATION STRATEGY, AND EVIDENCE FROM CROSS-SECTION DATA
Author: HATCHER, CHARLES BENNETT
Degree: PH.D.
Year: 1997
Corporate Source/Institution: CORNELL UNIVERSITY (0058)
Source: VOLUME 57/11-A OF DISSERTATION ABSTRACTS INTERNATIONAL.
PAGE 4866. 349 PAGES

This dissertation is concerned with why people permanently exit the labor force, referred to here as retirement. Labor supply theory is used in conjunction with the Life-Cycle **Income** Hypothesis to generate a model of retirement where the individual compares available lifetime consumption with desired lifetime consumption. Available lifetime consumption is referred to here as "per-period wealth" or "actual wealth," desired lifetime consumption is referred to here as "desired wealth at retirement" or "reservation wealth".

A framework for modeling and measuring per-period wealth is developed, taking into account **life** expectancy, changes in **purchasing** power over time, and the size of the household. The United States' **distribution** of per-**period** wealth is estimated using the 1992 Survey of Consumer Finances. Reservation wealth is then defined to be that level of per-period wealth, measured identically, which would induce an individual to voluntarily exit the labor force. Economic theory is used to generate hypotheses about how an individual's characteristics might impact upon his or her reservation wealth.

A strategy for estimating reservation wealth is outlined, and is implemented using the 1992 Survey of Consumer Finances. This strategy exploits the fact that for every individual in the survey, wealth is known and whether or not the individual is retired is known. Central to the empirical model is the assumption that retirement is determined by the latent variable wealth minus reservation wealth. Diagnostics are used to examine with what precision the reservation wealth model predicts retirement behavior, and some implications of the model for individuals and families planning for retirement are discussed.

20/7/4 (Item 3 from file: 35)
DIALOG(R)File 35:Dissertation Abs Online
(c) 2002 ProQuest Info&Learning. All rts. reserv.

01268066 ORDER NO: AADDX-93191
A NON-METRIC MULTIDIMENSIONAL SCALING ANALYSIS OF CUSTOMERS' ATTITUDES TO LIFE INSURANCE: AN EMPIRICAL INVESTIGATION OF INSURED VS. NON-INSURED ATTITUDES TOWARDS LIFE INSURANCE PURCHASING DECISION VARIABLES IN EGYPT
Author: HARBY, GALAL ABD EL-HALEEM
Degree: PH.D.
Year: 1985
Corporate Source/Institution: UNIVERSITY OF SHEFFIELD (UNITED KINGDOM) (0716)
Source: VOLUME 52/04-A OF DISSERTATION ABSTRACTS INTERNATIONAL.
PAGE 1438. 337 PAGES

Available from UMI in association with The British Library.

This study is an investigation of the variables which determine **life insurance purchasing** decisions in Egypt. More precisely, the interest is focused on the customers' attitudes towards **purchasing life insurance**, as well as on demographic/socioeconomic factors that are assumed to influence the decision to purchase. It is hypothesized that: (A) Attitudes towards **life insurance purchasing** decision variables are similar (i.e., there is no difference) for both insured and non-insured typologies; (B) the importance attached to saving through life insurance is similar to that attached to saving with the other financial institutions; and (C) there is no significant relationship between the insured's demographic/socioeconomic characteristics, and the amount of life insurance purchased.

The research conclusions are: (i) the two typologies are similar in their (average) expressed attitudes to **life insurance purchasing** decision variables; (ii) the most important reasons for **purchasing life insurance** (by both typologies) are: (1) the protection of dependents; (2) saving purposes for daughters' marriage costs; and (3) retirement **income** /old age protection; (iii) the most desirable financial facilities (offered by the insurer) are: (1) profit sharing; (2) **borrowing** against the **cash value** of the policy; and (3) the guarantee of surrender values; (iv) the most important financial aspects for **purchasing life insurance** are: (1) a small amount of money being invested; (2) safety for money; and (3) provision against inflation.

The significantly different attitudes expressed by the two typologies are those with regard to the importance attached to having life insurance against saving with the other financial institutions. It is concluded that the most distinctive function of life insurance programmes is to cover risks (protection element), whereas saving with the other financial institutions is considered to be of more importance where the purpose(s) is to get a high return on investments and/or saving for emergency situations.

The findings on the MCA output show that the selected predictors account for a relatively high proportion of the variance in the amount of life insurance purchased ($R^2 = 55\%$). However, the most important explanatory variable is found to be current **income**. The investigation finally concludes by suggesting the potential applications of these research findings for the process of decision making in the life insurance marketing management in Egypt. (Abstract shortened by UMI.)

20/7/5 (Item 1 from file: 99)

DIALOG(R)File 99:Wilson Appl. Sci & Tech Abs
(c) 2002 The HW Wilson Co. All rts. reserv.

1211918 H.W. WILSON RECORD NUMBER: BAST95007331
Increasing your deductions--now and in the future
Blackman, Irving L;
Modern Machine Shop v. 67 (Feb. '95) p. 34+
DOCUMENT TYPE: Feature Article ISSN: 0026-8003

ABSTRACT: One way of increasing tax deductions when giving money to charity from an estate is for a person to have an irrevocable trust that **buys** him/her personal **life insurance** and to name the charity as the beneficiary. The money given each year for the premium is tax deductible, and the ultimate proceeds will go to the charity and will not be taxable in the estate. A variation of this for a company is to **pay** the nondeductible **premiums** for its executives and collect the proceeds free of tax. Subsequently, a certain amount is paid each year to the charity, and this is tax deductible.

Search Report from Ginger D. Roberts

20/7/6 (Item 1 from file: 256)

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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00112807 DOCUMENT TYPE: Review

PRODUCT NAMES: Internet (833029); Personal Finance (832359)

TITLE: Seeing Green on the Web

AUTHOR: Stern, Linda

SOURCE: Home Office Computing, v16 n11 p112(2) Nov 1998

ISSN: 0899-7373

HOME PAGE: <http://www.smalloffice.com>

RECORD TYPE: Review

REVIEW TYPE: Product Analysis

GRADE: Product Analysis, No Rating

Just about any question related to money and finance can be answered by information found on the World Wide Web, either free or inexpensively. For instance, surfers can shop for mortgages, **buy life insurance**, obtain current tax information, change credit card providers, and invest their savings. To get badly needed financial advice quickly, a gateway page such as Yahoo!'s, Investorama's, or Quicken's is a good choice. About 100 financial calculators are available at one Web site, to cover the financial aspects of cars, homes, savings, insurance, investments, budgets, retirement, credit lines, and credit cards. At the www.financenter.com site, users can quickly compute the financial ins and outs of a mortgage's **monthly payment**, a car **payment**, the conversion of an IRA into a new Roth IRA, retirement **income**, **life insurance** needs, and the best credit card deal. Vanguard provides many documents describing low-cost index investing in mutual funds, while the Mutual Fund Education Alliance's site explains no-load investing and describes many fund companies sponsoring the site. Fee-based Zacks provides information for stock purchasers, including earnings surprises, full reports of analysts' estimates, brokerage's research, company screening, and daily e-mail notification when analysts change buy and sell ratings. Other sites highlighted provide inside insurance information, mortgage details, information about cheap credit cards, and preparation information. Bank Rate Monitor of Florida has information on rates for many bank products.

REVISION DATE: 19990228

20/7/7 (Item 1 from file: 474)

DIALOG(R)File 474:New York Times Abs

(c) 2002 The New York Times. All rts. reserv.

07046564 NYT Sequence Number: 002755950402

DON'T BE LULLED BY EASY LOANS

New York Times, Col. 1, Pg. 28, Sec. 4A

Sunday April 2 1995

ABSTRACT:

Advice on strategy for **paying back college loans**, to minimize interest payments (special section, Education **Life**)

20/7/8 (Item 2 from file: 474)

DIALOG(R)File 474:New York Times Abs

(c) 2002 The New York Times. All rts. reserv.

07018487 NYT Sequence Number: 080330950924

A TAX THREAT TO COMPANY INSURANCE

New York Times, Col. 1, Pg. 14, Sec. 3

Sunday September 24 1995

ABSTRACT:

Tax bill approved by House Ways and Means Committee could eliminate little-known practice that allows corporations to deduct from their taxable **income** the interest they **pay** on **money borrowed** from policies covering the lives of their employees; corporate-owned **life insurance policies** have saved companies billions of dollars in taxes, and doing away with it would generate an estimated \$7 billion in tax revenues over seven years; insurance industry is fighting proposal (M)

20/7/9 (Item 3 from file: 474)

DIALOG(R)File 474:New York Times Abs

(c) 2002 The New York Times. All rts. reserv.

07001901 NYT Sequence Number: 030627951109

FEW TO PURSUE CLAIMS AGAINST NEW YORK LIFE

New York Times, Col. 1, Pg. 6, Sec. D

Thursday November 9 1995

ABSTRACT:

New York Life Insurance Co says vast majority of its three million policyholders who were offered settlement arising from class-action suit claiming improper sales practices have decided not to fight company; customers could do nothing, or they could pursue their grievances before arbitrators hired by company, or in court; customers who accept company's offer can choose between receiving **loans** with low interest rates or **buying** additional amounts of **life insurance** or **annuities** at prices company says are lower than its ordinary offerings (M)

20/7/10 (Item 4 from file: 474)

DIALOG(R)File 474:New York Times Abs

(c) 2002 The New York Times. All rts. reserv.

01083956 NYT Sequence Number: 033100810531

NYC area lenders report adjustable interest mortgages are finding acceptance among skeptical home buyers. Many banks no longer offer fixed-rate mortgages. Most lenders tie adjustable rates to cost of funds index published by FHLBB. Rate changes are limited to no more than 3% every three to five years. Borrowers often have option to lengthen life of loans instead of increasing size of payment. Less than 5% of home buyers can qualify for monthly mortgage payments on average \$60,000 home. Payments can range as high as 32% of family income . Photo.

Mortgage qualifications table (M).)

SPECTER, MICHAEL

New York Times, Col. 1, Pg. 1, Sec. 8

Sunday May 31 1981

20/7/11 (Item 5 from file: 474)

DIALOG(R)File 474:New York Times Abs

(c) 2002 The New York Times. All rts. reserv.

00809837 NYT Sequence Number: 080615770925

Comment on various sources of aid available to coll students to help pay tuition. Notes that loans are easier to get than scholarships for most middle-class students (S).)

Search Report from Ginger D. Roberts

New York Times, Col. 1, Pg. 58
Sunday September 25 1977

20/7/12 (Item 6 from file: 474)
DIALOG(R)File 474:New York Times Abs
(c) 2002 The New York Times. All rts. reserv.

00503965 NYT Sequence Number: 070995740429
Calif Ins Dept seeks to revoke ins agent's license of Bert Kreisberg for violating state laws against rebates. Says that he was able to sell vast amt of life ins in '73 because he gave policies away. Says that his scheme benefited both policyholders, who recd free ins, and Kreisberg, who profited from comms and borrowing rights. Kreisberg would propose to pay premiums on life ins policy for customer to be insured in return for policy's cash - value rights, providing him with collateral for loans which combined with large 1st-yr comms and expenses would provide him some 140% of amt due co in 1st yr of policy. Scheme requires that agent sell increasingly larger amts of ins each yr. Kreisberg, as agent for Aetna Life & Casualty, sold policies in '73 with face value totaling more than \$100-million. Aetna sr vp Dean E Wolcott says that special audit of Kreisberg last summer failed to produce any evidence of irregularities. Says that co does not know how extensive situation is but that policies will remain in effect as long as premiums are paid. Co has terminated contracts with Kreisberg (M).)

WRIGHT, ROBERT A
New York Times, Col. 7, Pg. 51
Monday April 29 1974

20/7/13 (Item 7 from file: 474)
DIALOG(R)File 474:New York Times Abs
(c) 2002 The New York Times. All rts. reserv.

00387448 NYT Sequence Number: 042788731004
Article discusses advantages of borrowing on life -ins policies in times of high interest rates; says older straight- life policies were taken out in days of lower interest rates, and policy-holders may borrow cash value of policy at 5% or 6%, compared with 9, 10 and 12% borrowers must pay on bank loans ; notes fear of ins men that people who borrow on policies seldom repay loans ; thus, when insured person dies, amount of ins received is reduced by size of loan)

New York Times, Col. 2, Pg. 65
Thursday October 4 1973

20/7/14 (Item 1 from file: 583)
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09191736
Take-off for new mortgage lenders
UK: INTENSE COMPETITION IN MORTGAGE MARKET
Mail on Sunday (AOK) 05 Sep 1999 Financial Mail p.48
Language: ENGLISH

New entrants in the UK mortgage market are capturing market share from building societies and banks, as demonstrated by a Financial Mail on Sunday study. The mortgage unit of Standard Life Bank obtained 14.5% of net new lending in the opening half of 1999, during which time its loan book has increased from zero to GBt 2.4bn. The emergence of consumer-friendly flexible loans is the main reason why new players have been so

successful. Such products allow customers to **borrow money** more cheaply and **pay back** debt earlier. New lenders captured more than 25% of net new mortgage lending over the period, while their share of the gross market standing at around 8%. Almost 75% of business has been obtained at the expense of other lenders, with 20% or so switching from Halifax and 14% from Lloyds TSB.

20/7/15 (Item 2 from file: 583)

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09024000

Kelco France importe un concept/

FRANCE: KELCO INNOVATES IN INSURANCE BUSINESS

Les Echos (LE) 25 Nov 1998 p.23

Language: FRENCH

Before advertising to the general public in the first quarter of 1999, Kelco France will first target the insurers, professionals in property management, etc. The company, part of the US group Kelco, has chosen France as the country already knows the life **annuity** system. The company uses the same principle in its business, which consists in **purchasing life** or death **insurance** contracts from the private individuals above 65, or those with an incurable disease. The subscriber gets part of the capital, or an **annuity**, or a mixing of the two solutions, while Kelco takes over from him to keep **paying** the **premiums** to the insurer. Kelco France has set up in Lille <Northern France>.

20/7/16 (Item 3 from file: 583)

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06624731

Insurance firms go easy on retrenched clients

SINGAPORE: INSURERS TO HELP RETRENCHED CLIENTS

The Straits Times (XBB) 10 May 1998 P.40

Language: ENGLISH

In Singapore, NTUC **Income** has introduced a Premium Relief Scheme to help policyholders who have been retrenched to stop premium payments for one to two years. During the period, coverage is suspended and after that, the policyholder must **pay** a **premium** based on his age in that year to restart coverage. Policyholders may also **pay** a one-time **premium** of between S\$ 2 and S\$ 20 if they want coverage to continue in the relief year. Great Eastern **Life** Assurance is also expected to launch a similar scheme for newly-bought **whole life** and endowment **policies**. Meanwhile, finance companies such as Tat Lee Finance have introduced a new flexible repayment plan for housing **loans**. Tat Lee's scheme allows borrowers to lengthen the **loan** period from 20 to 25 or even 30 years and they can opt to service only the interest on their **loan** for at least six months.

20/7/17 (Item 4 from file: 583)

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06534400

Life not too bad for nation's life insurers

THAILAND: LIFE INSURANCE FIRMS DOING WELL

Bangkok Post (XBN) 16 Oct 1997 Business P.3

Search Report from Ginger D. Roberts

Language: ENGLISH

In the first half of 1997, 13 of Thailand's **life insurance** firms has **obtained** an increase of 24.66% in **income** as compared to the same period in 1996. They had earned a total of B 5.39 bn out of their B 137.7 bn investment. The break down of their investment is as follows:- debentures B 10.64 bn stocks B 19.08 bn promissory notes B 27.67 bn bank deposits B 32.92 bn **loans** B 35.76 bn Promissory notes, **loan** provision and deposits at commercial banks account for 80% of the life insurance firms' **income** .

20/7/18 (Item 5 from file: 583)

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06318205

Warning over cover for Pearl mortgages

UK: BLOW FOR SOME PEARL ASSURANCE CUSTOMERS

Daily Telegraph (DT) 03 Jun 1996 p. 22

Language: ENGLISH

Customers who opted for low-cost endowment policies with Pearl Assurance between 1991-1994 are to be informed that when these policies reach maturity, the investment may not be sufficient to **pay back** the **loans** . As many as 30,000 endowment mortgage holders face being told to place the extra cash in a building society account rather than save extra. The UK **life insurance** company, which is owned by Australian Mutual Provident, cites declining bonus returns as the reason why cover may be insufficient to repay mortgages. Customers will a GBt 30,000 endowment face a further GBt 10 payment on a GBt 43 monthly premium.

20/7/19 (Item 6 from file: 583)

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06293389

MCIS sees steady premium **income** growth

MALAYSIA: MCIS EYES 20% GROWTH

Business Times Malaysia (XAR) 09 Apr 1996 P.5

Language: ENGLISH

The Malaysian Co-oprative Insurance Society Ltd (MCIS) is targeting 20% growth in 1996 overall premium **income** from last year RM 145.5 mn. MCIS expects to achieve the target with the help of three new products launched on 8 April 1996. The products are Prime Life Plan, Life-time Protector and an **annuity** scheme, called the Secure **Income** Plan. MCIS is aiming for premium **income** of between RM 5 mn to RM 10 mn from Secure **Income** Plan. The company believes that the **annuity** scheme will receive good response from Malaysians due to recent availability of tax exemption on **annuity income** . The scheme is aimed those 45 years and above with monthly **income** of about RM 4,000. Meanwhile, those who **purchase** Prime Life Plan, a **life policy** , will be free from **paying premiums** once they reach 60 year of age, besides being protected against 33 major illnesses and three corrective procedures. The Lifetime Protector Plan is a home service life plan offering convenience of premium collection at the client's home or work place.

20/7/20 (Item 7 from file: 583)

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Search Report from Ginger D. Roberts

06010738

Les aides ne manquent pas pour Jego-Quere

FRANCE: JEGO-QUERE GETS FINANCIAL AID

Les Echos (LE) 30 Jun 1994 p.14

Language: FRENCH

Jego-Quere, the shipping company based in Lorient, France, and which was acquired by Pescanova, the Spanish shipping company in February 1994, is to get financial aid. The State has asked local authorities for the Morbihan region in which Lorient is situated, to **pay back** a loan of FFr 50mn underwritten by Jego-Quere, and to **life** the mortgage on one of its vessels. The company's banks are to abandon 60% of its debts in return for the possibility of taking a 20% stake in Jego-Quere. Meanwhile, Pescanova has agreed to maintain 75% of the jobs at Jego-Quere, and keep the level of activity at the port of Lorient at the same level as before the restructuring of the French company.

20/7/21 (Item 8 from file: 583)

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05794235

Wasa kampar mot klockan

SWEDEN -ACUTE NEED OF SKR 2 BN FOR WASA

Dagens Industri (DI) 5 April 1993 p11

Language: Swedish

Wasa Forsakring's non- **life insurance** company Wasa Sak must find SKr 2.1bn (USD 281 mn) by April 15, the paper writes. The reason is that the deadline for a **loan** from a bank consortium headed by Handelsbanken is close at hand. According to the paper Wasa Sak is in for a liquidity problem if it has to **pay back** the **loan**. This would also hit the **life** insurance company Was Liv as it has debts of almost SKr 3.4bn from Wasa Sak.

20/7/22 (Item 9 from file: 583)

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05770052

Royal **pays out** in home **loans** row

UK - ROYAL PAYS COMPENSATION IN MORTGAGES ROW

Money Week (MYW) 24 March 1993 p6

Royal **Life** has paid out compensation of GBP 600,000 to around 100 investors who were sold a five-year deferred mortgage interest scheme by Royal **Life** tied agent, DC Associates. According to Mike McGuire, an IFA acting on behalf of the investors, DC Associates oversold the endowments needed for the **loan**. Some 143 investors are thought to have been involved in the affair.

20/7/23 (Item 10 from file: 583)

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04998075

Laurentian Home **Loans** launches redundancy plan

UK - LAURENTIAN HOME **LOANS** INTRODUCES REDUNDANCY PLAN

Search Report from Ginger D. Roberts

Money Marketing (MOM) 2 April 1992 p10

Laurentian Home **Loans** has launched the Laurentian Mortgage Plan, a redundancy plan for new borrowers which will run alongside Laurentian's 9.99% three-year fixed-rate mortgage. The plan will cover mortgage interest **payments** and **life policy premiums** related to the mortgage, and can also offer self-employed people or people with a stake of over 20% in a private limited firm protection against the risk of their business going bankrupt or going into compulsory liquidation. The policy costs GBP2.50/GBP100 of monthly benefit, and the benefit starts being paid following 60 days of unemployment and continues for 12 months. Source further details the policy.

20/7/24 (Item 11 from file: 583)
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03266126

ASSURANCE RELIEF WILL LEAD TO MORTGAGE RISE
IRELAND - ASSURANCE RELIEF WILL LEAD TO MORTGAGE RISE
Irish Times (IT) 1 February 1990 p11

Mortgage rates in Ireland will rise following the reduction in **life** assurance premium relief from 40% to 25%, which, according to Irish **Life** building society, would mean that a couple **paying back** a IP30k **loan** would see net costs rising from IP279/m to IP288/m.

20/7/25 (Item 12 from file: 583)
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02302169

ABBAY **LIFE** REORGANISES LOW-START EXECUTIVE PLAN
UK - ABBAY **LIFE** REORGANISES LOW-START EXECUTIVE PLAN
Money Week (MYW) 7 December 1988 p14

Abbey **Life** has reorganised its low-start executive mortgage plan, with a rise in the maximum **loan** to GBP300k. Borrowers with a 15% deposit and earnings of GBP10k/y will have the opportunity to qualify. Abbey will advance 3.5 times primary **income** plus 1.5 times second **income**, or 2.8 times joint **income**. The amount of the **loan** has also been raised to 85% of the property's value if the amount borrowed is up to GBP250k, and to 80% above that figure. The scheme also offers deferred interest **payments**, with gross **monthly payments** in the first year beginning 30% lower.

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